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V-90-MF-0453

FOCUS ON FARM PLANNING

Funded by
The Agriculture Development Fund
July, 1992

Prepared by: AIMS - Michelle Kluxhaus

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FINAL REPORT

V-90-MF-0453

FOCUS ON FARM PLANNING

'A GOAL ORIENTED FARM BUSINESS MANAGEMENT PROGRAM'

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Appendix I

Deloitte & Touche Evaluation

Focus on Farm Planning

A Goal Oriented Farm Business Management Program

I. ABSTRACT

The overall objective of 'Focus on Farm Planning' was to increase competitiveness by enhancing business planning skills in the agriculture sector.

II. TECHNICAL REPORT

A. NATURE AND SCOPE OF THE PROBLEM

'Focus on Farm Planning' is a goal directed approach to educating farm management business skills to the agricultural community. The program is targeted at the farm management team. The management team usually consists of husband and wife. The program consists of four one day workshops followed by two additional days at year end. The program is taught using a team approach by two instructors. The follow-up involves two days of classroom training and one-half day of consultation by an instructor.

'Focus on Farm Planning' was previously know as "Farming To Win'. The program name change was the result of recommendations by the Deliotte & Touche evaluation. (Refer to Appendix 1).

B. OBJECTIVES

For Saskatchewan farm managers to:

i) Be able to develop goals and objectives
ii) Be able to develop, understand and interpret financial statements
iii) Be able to understand the economic implications of production, marketing and investment decisions

For the agriculture industry in Saskatchewan:

i) Foster the development of private farm management services in the province.
ii) Encourage the development of goal oriented farm youth in the Province.
iii) Encourage and develop farm business groups across the Province.

iv) Ensure the provisions of high quality resource materials for financial management training in the Province.

For Public and Private Sector Advisors in Saskatchewan:

i) Improve their ability to instruct business management principles and techniques to farm management teams.
ii) Improve their financial management advisory capabilities.

C. PROJECT DESIGN

i) Introduction

Modifications were implemented to the program based on the recommendations of an evaluation prepared by Deliotte & Touche (Refer to Appendix 1).

The farm business group concept has proven to be an excellent method for skill enhancement in the area of financial management. This approach has continued from the Farming To Win program to Focus on Farm Planning.

The development of goal oriented farm plans remains a central component of this program.

The instructional team was continued on a contractual basis supplemented with assistance from Extension Agrologists, Rural Development, the Agriculture Institute of Management in Saskatchewan and the Economics Branch, Saskatchewan Agriculture and Food, where appropriate.

ii) Training

In 1990/91 a one day training seminar was arranged for instructors in Saskatoon. The seminar focused on year two example farm changes and updated instructors on the program changes. Questions and concerns were discussed at the seminar.

A training session was not held in 1991/92. The technical component of the program had not changed from the previous year. However, instructors were invited to attend a 'Train the Trainer' workshop on teaching adult learners effectively sponsored by AIMS.

iii) Marketing

Based on recommendations by Deliotte & Touche the program contracted with a professional advertising firm to develop and deliver an aggressive marketing campaign. AIMS contracted with Hangs and Associates, Saskatoon, to develop a provincial wide marketing strategy. The 1990\91 campaign included the following strategy:

- a bulk mail out featuring a large (11 " x 8 ") pamphlet to 45,000 farm homes
- a redesigned display booth featured at Mexibiton and Agribition.
- a small individual brochure profiling Focus on Farm Planning. A bulk mail out was completed in targeted areas throughout Saskatchewan. Brochures were available at Rural Service Centres.
- Audio tapes were distributed at trade show and Rural Service Centres.
- News releases were printed in the Ag News and major agriculture newspapers.

Attached are copies of the promotional materials.

The 1990/91 marketing campaign targeted twenty-five communities throughout Saskatchewan. These communities were chosen by local and reviewed by the Extension Service, Rural Development. Primarily the communities had not hosted a 'Farming To Win' course.

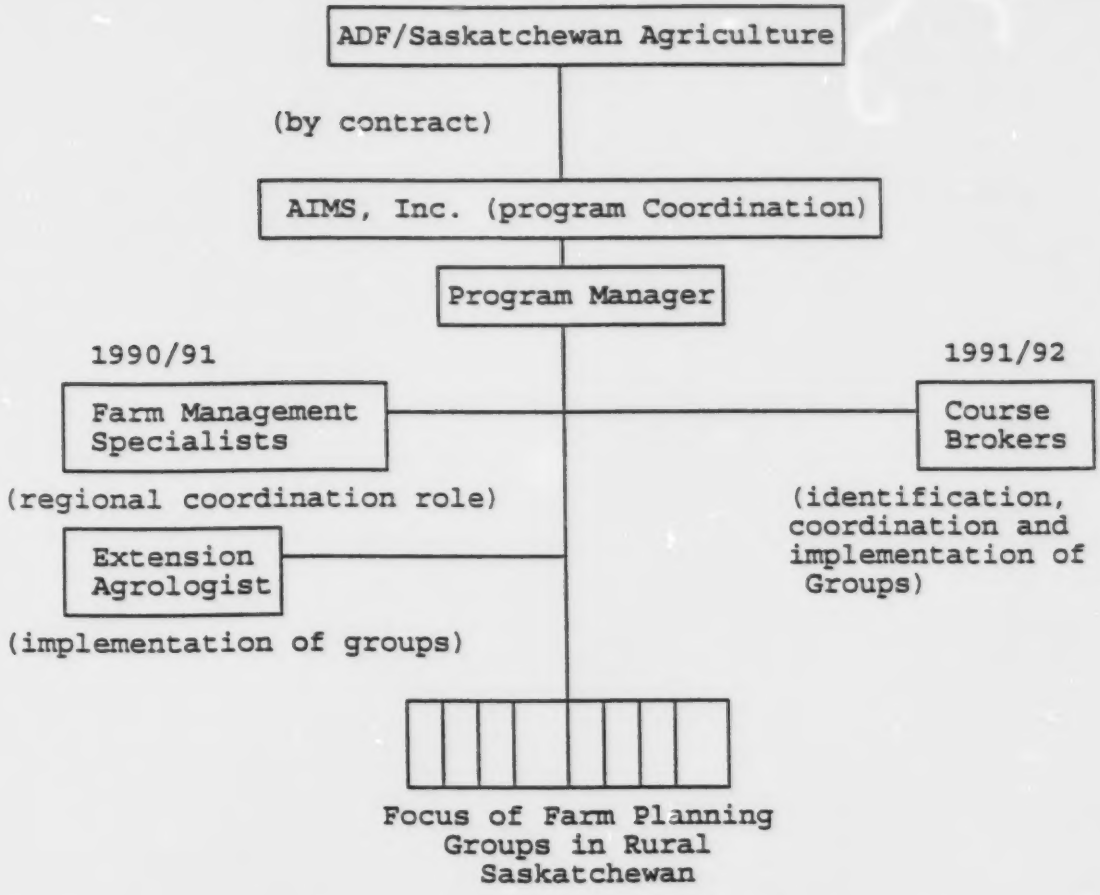
For the 1991/92 training season a different approach was taken to market the program. Instead of dictating at a provincial level the AIMS Board of Directors chose to have the grassroots identify their training needs. The 1991/92 AIMS Approved Course Listing was circulated among Regional Farm Management Agrologists, Extension Agrologists, Regional Colleges, all ADD Boards, Ag Societies, Agriculture Employment Services, consultants and instructors.

These individuals and organizations identified local training needs and requested courses. 'Focus on Farm Planning' was featured in the areas of human resource and financial management. A course description and summary were included in the listing. All course requests were driven by local demand. Included for your perusal is copy of the AIMS Approved Course Listing.

All promotional material acknowledges ADF accordingly, "Funding provided by ADF under the Federal-Provincial Farm Management Initiative Agreement".

iv) Administrative Structure

Organizational Chart



Note: The extension agrologist often filled the role of a course broker.

v) Course Content

Course Outline Focus on Farm Planning I

Part I

Theme: Where Am I Now
- Introduction to Farm Management

Goals:
- Management Decision Process
- Team Approach

Practical:
Self Assessment
- Interest and motivation
- Interest and preference
- Resources and alternatives

Financial:
- Net Worth Statement

Practical:
- Prepare own net worth statement as of January 1, 19--.
- machinery and equipment worksheets
- inventory worksheets
- debt summary worksheets
- accounts payable and receivables

Homework:

Part II

Theme: Where Do I Want to Go ?

Goals:
- Identifying your goals
- For your farming operation
  - Short term & Long term
- For family living
  - Short term & Long term

Practical:
Individual
- Written action statements on long and short term for each category
- Composite
- Development of team goals

Financial:
Theory
- Projected cash flow

Practical
- Interpretation and application using sample farms
- Farm planning worksheets
- House hold and personal expenses

Homework

Part III

Theme: How Do I get There ?

Goals:
Theory
- Goal Analysis priority setting
- Farming Operation
- Family Life

Practical
- Priorize individually
- Develop composite (team) listing
- Develop a management plan

Financial:

Theory
- Net income statement
- Accrued income statement

Practical
- Calculation of net farm income: accrual method
- Income statement analysis
- Financial ratio analysis

Homework

Part IV

Theme: Is There A Better Way ?

Review Management Process

Implement Evaluation Process:

A. Review Alternatives
B. Organize Alternatives
C. Implement Best Alternatives
D. Evaluate Outcome

Part V (optional)

Theme: Agriculture Credit

A. Introduction to Credit
B. Obtaining Credit
C. Planning Your Credit
D. Managing Risk and Uncertainty
E. Financial Difficulties
F. Security Documents

Course Outline Focus on Farm Planning II

Farm Management Team Consulting

One-half day farm consultation
- review financial statements
- complete year end statement
- advise on first in-class session

Part V

Review Example Farms
- example farms will incorporate changes that occur throughout a production cycle
- re-examine goals and financial statements
- review these statements and prepare a management plan for the following year

Part VI

Enterprise Analysis
- define enterprise analysis
- outline uses of enterprise analysis
- examine a sample enterprise analysis
- complete an analysis for your own farm

D. RESULTS

Focus on Farm Planning Registrations

COURSE LOCATION	FOP I 90/91	FOP II 91/92	FOP I 91/92
	(Participants/Units)		
Abernathy	12/6	6/3	
Etaples	8/4	8/4	
Glentworth	12/6	6/6	
La Flesh	9/5	3/2	
Orkney	10/5	4/2	
Pambrun	13/6	-	
Saskatoon	8/4	4/3	
Shaunavon	12/6	-	
Swift Current	16/7	2/2	
Torquay	14/8	10/6	
Shaunavon			10/6
Swift Current			13/7
Total	**114/57**	**43/28**	**23/13**

In 1990/91 twenty -five locations were promoted with ten courses being completed. In 1991/92 seven courses were requested by rural communities unfortunately only two courses were completed due to cancellations.

Course Evaluation Summary

Focus on Farm Planning was evaluated by most respondents as a good to excellent course with excellent instruction. Course material was rated as being informative and relevant. There were a few suggestions to move the financial component of the program to the morning when students were "fresh".

The strength of the program lies in the instructors. Reviews were excellent. Instructors were knowledgeable, enthusiastic in their presentation, and understood the problems and issues being faced by today's agricultural communities.

The consultations were rated from good to excellent. Consultants were knowledgeable and were able answer questions well. Some students were able to ask questions that they did not want to bring up in class.

Facilities were rated from excellent to poor. Generally, facilities were comfortable and convenient.

Year One Comments:

"Excellent. Material was relevant and interesting. I only wish the class was on going so I could continue in it."

"Excellent course. Course promoted good communication and direction for your farm. Really good to be able to come up with a true financial picture of the farm (accrual)."

"Well put together and very informative. Will be a great asset if applied, which personally I will. Enjoyed the goal setting."

"The course was very informative and enjoyable. I feel enthusiastic in continuing farming."

"Excellent for our family at this time and I would recommend it to anyone with kids that want to farm."

"Was informative and gave me confidence for the future."

"The course material is very good. The information is interesting, well developed and pertinens to farming today."

Year Two Comments:

"Excellent objectives. More farming couples should be exposed to this course. It gives a broad picture of the farm business; what is all involved, how it is changing."

"The course is well laid out and covers all aspects of living on the farm. We found it very helpful to us to have the "homework" that forced us to sit down and discuss our family and farm goals."

"Very informative. Has helped to change our financial direction"

"Gave me a better understanding of the farm business on paper as well as the working part of the farm."

"Enjoyed most of the course. Helped me understand lots of management and financial aspects of farming and the importance of putting dates on them."

"This was a very entertaining and informative course. I feel our management team is much stronger and more capable as a result of this course. Thanks."

E. CONCLUSIONS AND RECOMMENDATIONS

Focus on Farm Planning continues to be an effective program educating farmers on financial business management, goal setting, planning and analysis. The team management approach has proven to be successful throughout the programs history. Therefore it is recommended the program continue to be offered under the umberella of the National Farm Business Management Program upon expiration of this project contract.

In Saskatchewan AIMS is the delivery agent for the National Farm Business Management Program. AIMS would continue to administer and deliver the Focus on Farm Planning program. To maintain the program it is recommended equipment be transferred to or remain with AIMS. It is recommended that remaining funds remain with AIMS to carry on Focus on Farm Planning under the National Farm Business Management Program. Course curriculum should be reviewed for possible enhancements and the development of stand alone modules in financial and goal setting areas.

F. PUBLICATIONS LIST

1. Focus on Farm Planning Core Curriculum
   Year I
   Year II
   (Please refer to Focus of Farm Planning Binders previously submitted.)
2. Farm Planning Calender 1990 and 1991 (attached)

G. STATEMENT OF EXPENDITURES

An audited statement of expenditures is being prepared by Minz & Wallace, a chartered accountants firm in Regina. The statement will be submitted promptly upon receipt.

H. LIST OF PERSONNEL

FOCUS ON PLANNING INSTRUCTORS

October 4, 1991

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Phone: 787-5944

Kim Bell, Secretary
Phone: 787-5997

I. LIST OF EQUIPMENT

Location	Equipment	Serial Number
North Battleford	1 Zenith Supersport	M2 9371053011
	1 Roland Printer	DGPR1011
Yorkton	1 Zenith Supersport	M2 9371018411
Tisdale	2 Roland Printer	DB0R1011 DBPR1011
	1 Zenith Supersport	M2 9371018411
Weyburn	1 Zenith Supersport	M2 9371001411
	1 Roland Printer	DBPR1011
Swift Current	1 Zenith Supersport	M2 9371075511
Rosetown	1 Zenith Supersport	M2 9371029411
	1 Roland Printer	DBPR1011

Note: In January 1992 AIMS transferred 8 IBM Lugabbles, 1 star Printer 3503015193, 1 Roland Printer (DGPR1011), and 1 Gemini 15X Printer to the Saskatchewan Livestock Association for the 'Winning With Beef' program. This equipment was purchased under Ycontract term from November 1, 1992 to March 31, 1992 the original 'Farming To Win' program.

APPENDIX I

Deloitte & Touche Evaluation

Deloitte & Touche

EVALUATION

OF THE

FARMING TO WIN PROGRAM

Prepared For

BOARD OF DIRECTORS

AGRICULTURAL DEVELOPMENT FUND

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EXECUTIVE SUMMARY

1.0 INTRODUCTION

The Farming to Win program was initiated in 1986/87 and has been delivered to more than 2,600 participants over the past four years. The program provides to farm management teams instruction in the areas of financial management, budgeting, goal setting, and planning. The course is divided into Year One and Year Two, and is normally given one day per week for four weeks in Year One and one day per week for two or three weeks in Year Two. The course is presented by a team of two instructors, who have backgrounds in farm financing and planning and are either actively engaged in farming or have had related farming experience.

The program has been funded under the Canada/Saskatchewan ERDA Subsidiary Agreement on Agricultural Development. Under this program $1,080,000 was budgeted over a three year period from 1987 to 1989, with an additional $60,000 provided in 1989/90. The Saskatchewan Association of Agricultural Societies and Exhibitions (S.A.A.S.E.), under contract to ERDA, is responsible for financial control and accounting procedures for the program. A provincial management committee, made up of farmers, academics, government staff, and private industry representatives, is responsible for all other management functions. The program is coordinated by a program manager, who originally was hired under contract but currently is a staff member of the Farm Management Section, Saskatchewan Agriculture and Food.

The evaluation study is designed to review the effectiveness of the Farming to Win program to date, determine any required changes to the program, and examine any alternative funding strategies which might be considered.

2.0 STUDY FINDINGS

Our findings in the evaluation study are based on information collected through interviews, surveys, focus groups, FTW program document reviews, and other research completed. The findings focus on four main evaluation areas which are management/administration, program, marketing and promotion, and on-farm consulting.

Management/Administration

S.A.A.S.E. was felt to be reasonably effective in administering the program, but more staff and provincial involvement are needed. The management committee concept allows for representation and input from a cross-section of the industry, but, its make-up is not well known to those involved in carrying out the program.

The provincial, regional and local program coordination helps to provide greater understanding of farmers' needs, increases public awareness and provides province-wide consistency.

Part time program management was identified as being less satisfactory than a full time program manager, particularly in the areas of administration and program publicity and marketing. This dissatisfaction did not apply to program and course content issues.

The program was not seen as being a duplication of other farm management programs; however more courses are now available and this area should be monitored. The program is meeting its stated objectives for farm managers and Saskatchewan Agriculture and Food staff, but is less successful for the private sector, particularly in the area of developing management oriented farm groups.

Program

The course format, content, instructors and instruction methods, course duration, homework assignments, and handouts were all very highly rated. The group format and focusing of training on the management team was exceptionally well received by course participants. Year Two was rated slightly lower than Year One in the areas of course organization and instructors' knowledge. This was a result of more changes being made in the course curriculum in Year

Two than in Year One over the past four years. The only weaknesses identified by participants were the lack of review and follow-up of plans developed in Year One by Year Two classes and, in some cases, a lower level of expertise and knowledge of course material in Year Two compared to Year One. The program had substantial impact on participants, with 75-80% saying they now prepare annual budgets and financial projections as a result of taking the course. Most felt that farm profitability had not increased as a result of taking the course, but most said if they had not taken the course their situation would have been worse, due to current economic conditions. Participants also said that since taking the course more time was being spent on planning and setting goals for their farm operations.

Marketing and Promotion

The level of awareness of the program was found to be high, but understanding of details of the course content was low. The extension agrologists, who were cited as the most common source of information on the program, have used several different methods to publicize the courses, including introductory meetings prior to enroling in the program, which were identified as very effective. Several participants said the name of the program was inappropriate and should be changed to more accurately reflect what the course covered. A number also said there is a negative stigma attached to the program which suggested only those in "financial difficulty" take the course, and therefore a need to upgrade this image. The reason given for not taking the course or not continuing with Year Two was most commonly a lack of time. The current registration fee of $100 was not felt to be a deterrent, but it was clear that any higher fees would impact participation.

The On-Farm Consulting Program

Approximately 35% of the participants surveyed had utilized the six hours of on-farm consulting. The reasons given for not using this program varied, with the most common being that they did not feel they required the consulting services. Those who did use the service rated it useful and said the consultants who provided the service were knowledgeable and effective. However, the overall impact which this service had on the farm operations was rated relatively low.

The majority said they would not be prepared to pay over $300 for the six hours of consulting service, with almost half saying they would not be prepared to pay over $100, although 90% did say the program should be continued.

Program Funding Alternatives

The review of farm management and financial planning programs in western Canada indicated that the majority of these activities are the responsibility of the provincial Departments of Agriculture, with some involvement from community colleges, technical institutes and universities. While most funding is received from provincial budgets, the Federal Government, through its Farm Management Initiative program and, to a lesser extent, through the Canadian Jobs Strategies Initiative has become more involved in recent years. The private sector has had some involvement, but this has been restricted to some lending institutions and private consultants, and, compared to that of provincial governments, has been rather insignificant. Farmers have traditionally received these courses from the government either free or for a token registration fee. As a result, the private sector has not developed or offered many user pay programs since they are perceived by farmers to be very expensive compared to government sponsored courses.

Future farm management programs apparently will continue to require government spending (provincial and/or federal) or some combination of funding from governments, the private sector and the users.

3.0 CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of the evaluation study, it has been determined that the Farming to Win program has proven to be effective in providing training in the areas of financial management and planning, enterprise analysis, and goal setting. It has therefore been recommended that the program be continued after the expiry of the current pilot project which is scheduled for completion in 1990.

Based on the assumption the program will continue, a number of detailed recommendations have been provided in the study as a means to facilitate the delivery of a more effective program. Future funding strategies have also been provided for consideration.

Major recommendations which have been made include the following:

- financial and accounting responsibilities be assumed by the management committee.
- a full time program manager be hired.
- the team concept and group format teaching methods be continued and extensively promoted.
- the Extension Agrologist continue to serve as the focal point of FTW marketing and promotion activities.
- additional support service be provided to the Extension Agrologists in marketing the program.
- the program name be changed and its image enhanced.
- continued federal and provincial funding be provided for the program.

1.0 INTRODUCTION

1.1 BACKGROUND TO THE STUDY

In 1986 a need was recognized for a program to improve the business management skills of agricultural producers in Saskatchewan. This need was identified by the Saskatchewan Government Cabinet Committee on Farm Input Costs which recommended that "the Department of Agriculture continue to strengthen course offerings in regard to farm financial and marketing management and through Extension Services make the farming public more aware of available courses". Other studies done by various agricultural organizations had identified similar needs by Saskatchewan farmers and eventually a proposal was developed in January 1987 and funding secured under the Canada-Saskatchewan Sub-agreement on Agriculture (ERDA) for the Farming to Win Project.

The format and content of the Farming to Win program was developed by a task force comprised of Saskatchewan Department of Agriculture personnel, as well as representatives from the private sector including farmers, agribusinesses and academics. The program was modelled upon two pilot projects that had been completed in Saskatchewan which provided a number of ideas and approaches which were used in curriculum development and course presentation. The objectives of this new program were identified for three target groups.

1. For the Saskatchewan farm manager:
   - develop specific goals and objectives;
   - understand, interpret, and use financial statements;
   - understand the economic implications of production, marketing and investment decisions;
   - develop and implement a specific farm business plan; and
   - monitor progress toward pre-set goals.

2. For Saskatchewan Department of Agriculture Staff:
   - improve ability to teach business management principles to farmers; and

- improve financial management advisory capabilities.

3. For the private sector:
   - foster the development of private farm management services in the province; and
   - encourage and develop management-oriented farmer groups in the province.

1.2 OBJECTIVE AND SCOPE

1.2.1 Objective

Based on the Terms of Reference and discussions held by Deloitte & Touche with Mr. Lyle Stavness and Mr. Wayne Gosselin, members of the steering committee, the study objective was to present an independent, objective review of the Farming to Win (FTW) program. This evaluation was to include a determination of the effectiveness of the FTW program to date, any required changes to the program, and possible alternative funding strategies to be considered.

1.2.2 Scope

The scope of the work conducted included design and analysis of a telephone questionnaire for both participants and non-participants of the program. In-person interviews were conducted with Farming to Win staff members, Extension Agrologists, Farm Management Agrologists, Provincial Coordinators, Agricultural Lenders, Saskatchewan Association of Agricultural Societies and Exhibitions (S.A.A.S.E.) and Farm Management Consultants. Focus group meetings were held to discuss findings of the questionnaire and future directions for the FTW program. Our assessment of program effectiveness was largely drawn on these feedback instruments.

A review of farm management and financial planning activities in western Canadian provinces was completed and information collected on sources of funding which are available for these programs. The review of other projects and programs beyond the group training sessions was confined to the Credit Union Farming to Win project and the On-Farm Consulting program.

1.3 METHODOLOGY

Phase I - Orientation and Information Collection

This phase involved reviewing information and data collected on the Farming to Win program and finalizing interview lists and survey and questionnaire guidelines.

Phase II - Data Collection and Documentation

In-Person Interviews

This phase included in-person interviews with 60 industry experts utilizing a prepared questionnaire (Appendix I) which addressed the following issues:

- Administration/Management
- Program
- Marketing and Promotion
- Impact

Selection of this group was based on the study terms of reference and consultation with the steering committee. The sample was selected from six geographic areas of Saskatchewan Rural Development, Extension Services. These regions are designated as the Northeast, Northwest, West Central, East Central, Southwest and Southeast regions. This group and the geographic areas are shown in Table 1.1.

Table 1.1

In-Person Interview Participants

	SE	SW	EC	WC	NE	NW	Total
Extension Agrologists	5	3	3	4	5	2	22
FTW Instructors	3	3	3	5	1	2	17
Agricultural Lenders	3	0	2	1	2	2	10
Farm Management Consultants	1	0	1	1	1	0	4
Provincial Coordinators	3	0	0	0	0	0	3
Farm Management Agrologists	0	0	1	1	0	1	3
S.A.A.S.E.	1	0	0	0	0	0	1
TOTAL	16	6	10	12	9	7	60

Telephone Surveys

Using a prepared questionnaire (Appendix II), a telephone survey of 150 Farming to Win participants and non-participants selected at random was completed. Various issues were addressed including:

- Course Content
- On-farm Consulting
- Marketing/Promotion
- Instruction and Course Presentation
- Impact

Forty of the participants had also been involved in the on-farm consulting program. These producers were also selected from six geographic regions after consultation with the steering committee. Their level of participation and geographic distribution is illustrated in Table 1.2.

Table 1.2

Telephone Survey Participants

	SE	SW	EC	WC	NE	NW	Total
Completed Year One	6	11	9	10	7	7	50
Completed Years One and Two	13	7	9	9	11	11	60
Completed Credit Union Farming to Win Project (Year One)	2	4	0	2	2	0	10
Non-participants	5	5	5	5	5	5	30
TOTAL	26	27	23	26	25	23	150
On-farm Consulting	9	5	4	10	8	4	40

Focus Groups

Two focus group sessions were conducted, one in each of Regina and Saskatoon. People attending the focus group sessions included both participants of the Farming to Win program and non-participants. These people were selected at random from lists provided to the consultants by the Steering Committee. All lived in Agricultural Extension Districts which were

within a 60 - 100 mile radius of the two focus group locations. None of the focus group participants had taken part in the telephone survey which had previously been completed. A Farm Management Agrologist attended the Saskatoon meeting and an Extension Agrologist attended the Regina meeting.

The focus group meetings included an overview of the study evaluation process and a review of the major areas under examination. Issues which had been identified in our telephone and in-person interviews were itemized, and the need for future review and cross-correlation of the data and findings was emphasized.

The major topics addressed in the focus group meetings included:

- Program
  - farmers' need for this type of program;
  - program strengths and weaknesses;
  - course content, presentation and instructors;
  - management team approach;
  - confidentiality;
  - on-farm consulting; and
  - registration fees.
- Marketing and Promotion
  - farmer awareness of program;
  - program name; and
  - negative and positive stigmas attached to the program.
- Other

Sample Demographics

A brief demographic survey of the telephone interviewees was conducted. Data collected included age, education levels, type of farming enterprise, and size of operation. Appendix IV shows a detailed summary of this data.

Phase III - Evaluation and Recommendations

This phase involved the analysis and evaluation of the information and data which were collected. The following comprehensive report of the findings includes program recommendations and conclusions.

1.4 THE FARMING TO WIN PROGRAM

The Farming to Win course attempts to provide farm management teams with a better understanding of farm financial management and to provide an opportunity to apply this knowledge. These objectives are accomplished by:

- Education: Goal setting, financial analysis, planning, and marketing are core subject areas in the FTW course material.
- Interaction: Meetings are held with groups of 8 - 12 farm couples who are encouraged to share both information and ideas.
- Consulting/Counselling: Each management team is entitled to six hours of private sector on-farm consulting.

Curriculum and Instruction

The Farming to Win course was originally developed as a two year program with an option for a third year. Year Two was to be taken one production cycle after completing Year One. The course outline consisted of:

1. Year One
   - A. Day One - Where Am I Now?
     - a) Goals - management decision process, team approach, self-assessment.
   - B. Day Two - Where Do I Want To Go?
     - a) Goals - development of short and long term written goals for farm and family by the management team.
     - b) Financial - define, prepare and interpret the projected cash flow statement.
   - C. Day Three - How Do I Get There?
     - a) Goals - setting priorities for farm and family goals.

b) Financial - analysis of the net worth, net income, and accrued income statements; financial ratio analysis.

D. Day Four - Is There A Better Way?

a) Review management process.

b) Implement evaluation process;

- organize and review alternatives; implement best alternative and evaluate outcome.

c) Review course objectives;

- develop goals and objectives,
- understand, interpret and use financial statements, and
- improve ability to use and manage credit.

2. Year Two

A. Day Five

a) Review - management decision process, goals, financial statements, management plan.

b) Planning and Budgeting - enterprise, partial and total farm budgeting.

B. Day Six

a) Enterprise Analysis - enterprise analysis, review of sample farms, workshop.

b) Marketing Game - speculation, hedging, marketing strategies.

C. Day Seven

a) Wrap-up - feedback on marketing abilities

- overview of futures market

Instructors were first trained in Saskatoon in December 1986 at one-week sessions which covered the core curriculum, and some key staff were also exposed to more intensive training in the area of goal-setting. Many government staff members also attended these training sessions for a total of over 100 trainees. Updated training programs are also held each year, prior to the start of the new program year.

The instructional system used in each session consists of two trained instructors, most of whom are active farmers with a background in farm and financial management operating in a group environment. The interaction of participants in a group setting promotes a sharing of problems

and possible solutions and provides an enhanced learning experience. Students not only learn from their instructors but also from the other participants.

Homework is assigned to be done between lessons, which are generally one week apart. Depending on a team's present financial record keeping system, knowledge of their goals, and understanding of marketing, the assigned homework requires from one to ten hours per week to complete.

The Marketing Game is introduced in day six and runs for seven consecutive days. Through simulation, the participants' skill in understanding and using the commodities market is developed. Daily marketing decisions, based on distributed market information, are phoned into a "broker". An Extension Agrologist, FTW instructor, or Farm Management Specialist acts as broker and processes the trading decisions. In many groups, prizes are awarded for the best and worst hedger or speculator.

Since its inception, the course outline has changed from time to time. Currently, the course consists of six one-day sessions, four in the first year and two in the second. The course content for Year Two has been changed and the on-farm consulting made more directly a part of the course with FTW instructors also acting as consultants in some cases. The third year of the program was conceived as a way to start or maintain farmer groups in the province, however has had limited activity.

<u>On-Farm Consulting</u>

The on-farm consulting program was designed not only to help farmers become better financial managers, but also to stimulate the development of private farm management services. The areas where on-farm consulting was expected to be most useful and helpful were in:

- analysis of the present farm operation and financial plans;
- conducting a year-end business analysis; and
- evaluating the benefits and risks associated with alternative business decisions.

The service provides 6 hours of on-farm consulting to the management team after either the first or second year of the program has been completed. Consultants providing the service come from the private sector, including some Farming to Win course instructors.

Credit Union Farming to Win Project

The Credit Union project involved a Year One Farming to Win program via satellite to approximately 100 participants at ten Saskatchewan locations. Participants gathered simultaneously at the Credit Union satellite classrooms where a Farming to Win instructor, a Farm Management Specialist or an Agriculture Representative assisted with group discussions. A phone-in session during each program allowed participants to direct questions to the instructors located at the originating studio. This project was initiated to test the effectiveness of using this teaching method and evaluate if it could be used in the future as a method of delivering the program.

1.5 WESTERN CANADA FARM MANAGEMENT AND FINANCIAL PLANNING ACTIVITIES

Saskatchewan

Saskatchewan Agriculture and Food, Farm Management Section coordinates and administers the majority of the farm management and financial planning programs in Saskatchewan. Other organizations also involved in the delivery of courses include Saskatchewan Institute of Applied Science and Technology (SIAST), Canada Employment and Immigration, community colleges, private consultants, and agribusinesses.

The farm management efforts in Saskatchewan are directed at all segments of the agriculture population, including new entrants into agriculture, established farm producers and farmers experiencing financial difficulties. The Farming to Win program, which has previously been described, is the major program, reaching over 2,600 people during the past four years. In 1987, as a part of the program to assist farmers in financial difficulty, the province entered into a three year, $2,340,000 Federal/Provincial Farm Management Initiative Cost Sharing Agreement. Under this Initiative the province's aims were to:

- assist producers currently in financial difficulty to achieve and maintain viability;
- reduce future farm failures; and
- improve the overall competitiveness of the farm sector.

The Farm Management Initiative is partially coordinated through the Farm Business Management Coordinating Group, Inc., a non-profit organization involved in the delivery and identification of farm management training courses. Membership consists of 17 experts involved in the area of farm management. Programs which have been initiated include the following:

- Managing for Tomorrow - individual consultation available to farmers over a two year period from a farm management advisor, to assist in upgrading their farm management skills.
- Double Entry Accounting Records for Farmers (DEAR) - a five day course teaching the principles of double entry accounting.
- File Hill Agriculture Development Program - nine weeks of farm management training for four Indian Bands.
- The Rural Family - Developing Skills for Change - a four day course designed to upgrade farm management skills of farm women, as well as improve humanistic skills and understanding the business environment.

Other programs under the Initiative are also being developed in the areas of risk management and crop production.

Canada Employment and Immigration have also provided funding for a number of farm management related programs under their Canadian Jobs Strategy program. These have included courses dealing with farm accounting, farm women's groups, and goal setting and planning. These courses are provided by both the private and public sectors.

Saskatchewan Agriculture and Food has also worked closely with the Farm Debt Review Board, the Saskatchewan Mediation Board and the Counselling and Assistance for Farmers program in helping farmers who are in financial difficulty. The Managing for Tomorrow program has been made available on a voluntary basis to these farmers and in some cases the FTW program identified as one of the upgrading mechanisms to be used.

The Saskatchewan Institute of Applied Science and Technology also provides a number of farm management courses which cover a variety of topics including the use of computers in farm finance and management, production and accounting, as well as courses in marketing, human

resources, farm business, and employer relations. These courses are given in Regina by SIAST or contracted out through a number of the community colleges, who are responsible for administering and marketing the courses. A number of these activities are part of the Canadian Jobs Strategies program previously referred to.

British Columbia

Farm management and financial planning activities are delivered primarily through the Farm Management Branch, British Columbia Ministry of Agriculture and Fisheries. The principal function of the Farm Management program is "to stimulate the improvement of net farm income of B.C. farmers and agribusinesses, and the economic viability of the agri-food sector of British Columbia by upgrading the level of farm management expertise available to producers and agri-businesses from Ministry staff".

One farm management initiative which has been undertaken in recent years has been done under the British Columbia/Canada Farm Management Initiative. Under this agreement $650,000 was made available from the federal government, with an equal amount being contributed by the provincial government for farm management initiatives over the three fiscal years 1988/89, 1989/90, and 1990/91. Main components of the programs are the level I-II Farm Business Management Courses and the Farm Laboratory.

Farm Business Management Courses are coordinated under ARDCORP, the research and development branch of the B.C. Federation of Agriculture. Program delivery has focused on a two part series, Level I and Level II. Level I is aimed at teaching basic bookkeeping skills, cash flow management techniques and business planning skills and provides an introduction to advanced management concepts.

The course includes a total of 35 hours of half-day classroom sessions and 20 hours of one-on-one farm training spread over the business year. The second level builds upon the skills learned in the first portion. Components of the course include 53 hours of classroom sessions and 20 hours of on-farm training.

Courses have been directed towards specific enterprise groups, such as orchardists, dairy producers, and aquaculture, as well as subject matter, including human resource management, financial paper handling, and estate planning. Registration fees in the range of $25 - $50 are normally charged for these courses.

The Farm Laboratory component is designed to develop management information on alternate production systems, develop cost of production information, evaluate the economics of new technology and enhance information flow among farmers, extension advisors, private consultants, and university researchers. This information is used primarily as support to the training components of the programs.

A number of seminars, conferences and training programs relating wholly or partly to farm management and financial planning are also traditionally held. These are delivered through the farm management branch and are funded under provincial budget allocations. These include the Farm Business Challenges Conference, which attracts 250 - 300 registrants, short courses in dairy, horticulture, income tax and estate planning, farm business planning projects, agriculture lenders courses, as well as support material and analysis services.

Alberta

The Farm Business Management Branch, Economic Services, Alberta Agriculture directs and coordinates the majority of the farm management initiatives in the province. Community colleges, universities, and the private sector also have some involvement in this area however to a much lesser degree than the provincial government.

An Alberta/Canada Farm Management Initiative Agreement was signed in 1989 under which the federal government contributed $2.6 million over a three year period, with these funds matched by the provincial government. The Rural Education and Development Association (REDA) administers the funds and has entered into a management agreement with Alberta Agriculture to develop programs under this initiative, with funding of $2.0 million available for the program development over a three year period. The balance ($.6 million) is available to the private sector for the development of new farm management and financial planning initiatives.

One of the major government initiatives is the Gear Up Advantage farm management course, which provides 12 days of instruction over a three year period and develops for each participant's farming operation a farm manager's report which contains strategic information on marketing, finance, production, and human resources. Another program funded under this agreement is the Farm Financial Advisory Service. This service provides up to five days independent assistance in financial management to farm families. The financial advisors are experienced farmers, business people or agricultural consultants. The service is paid for by Alberta Agriculture and is available to all farmers in the province. A third program is The Computer Connection Course provided by Fairview, Lakeland, Olds, and Lethbridge community colleges and consisting of 30 hours of instruction and hands-on work with computers. The course content deals specifically with computerized farm accounting, spreadsheet application and farm production records. The province, as part of its ongoing programs, continues to provide farm management services to farmers in the form of farm computer courses, training conferences, lending workshops, and farm management information and extension services. These include the Computer on Wheels course offering computerized financial and production record keeping courses, the Managing Agricultural Technology For Profit training conference, and agricultural workshops for lenders. Similar services are also provided by community colleges in their local areas, often using resource material and personnel which are available through Alberta Agriculture. Registration fees for courses vary from $0 to $50 - $100 for most courses, with conferences being in the $100 - $250 range.

Programs developed by the private sector, which are funded under the Alberta/Canada Farm Management Initiative, are approved by Canada Employment and Immigration. These courses are developed and marketed by the private sector, with eligible participants being reimbursed for all or part of the registration fees from Canada Employment and Immigration. Courses typically involve 80 - 120 hours of instruction over a period as short as one week to as long as 12 months. Programs developed include courses in strategic grain marketing, computer record keeping and farm planning, and latest approaches and techniques for profitable cattle feeding and marketing. Registration fees vary from $2,900 to $3,200 with up to $20.00 per hour being refunded to participants.

Manitoba

Manitoba Agriculture, Farm Management Section offers a number of programs in the farm management and financial planning areas. The "Farm Business Group" programs are available over a two year period, providing 35 hours of instruction in farm finance, budgeting, marketing and related topics. These programs are funded out of the Manitoba Agriculture budget, costing approximately $25,000 per year, excluding staff salaries.

During recent years farm management efforts have also been directed at assisting farmers in financial difficulty. Training and assistance is provided to farmers identified through the Farm Mediation Board review process, as well as the Farm Debt Review Board.

In 1989-1990 Keystone Agricultural Producers Inc. signed an industry sector contract with Employment and Immigration Canada to administer $900,000 in funding directed toward agriculture skills training in Manitoba. These training programs were purchased from Assiniboine Community College which developed and presented the courses. Farm participants were responsible for between 10% - 15% of the registration fee charged, with the balance being paid for with funds provided by Employment and Immigration Canada. These courses provided training in farm business management, computers, grain marketing, livestock management, soils and crops, machinery, and human resource management.

To date, Manitoba has not signed an agreement with the Federal government under the Farm Management Initiative program. Agreement in principle is understood to have been reached, and it has been indicated that $400,000 made available to the Keystone Agriculture Producers Inc. would fall under this program; however, nothing has yet been formalized.

2.0 PROGRAM DOCUMENTATION

2.1 MANAGEMENT AND ADMINISTRATION

Funding

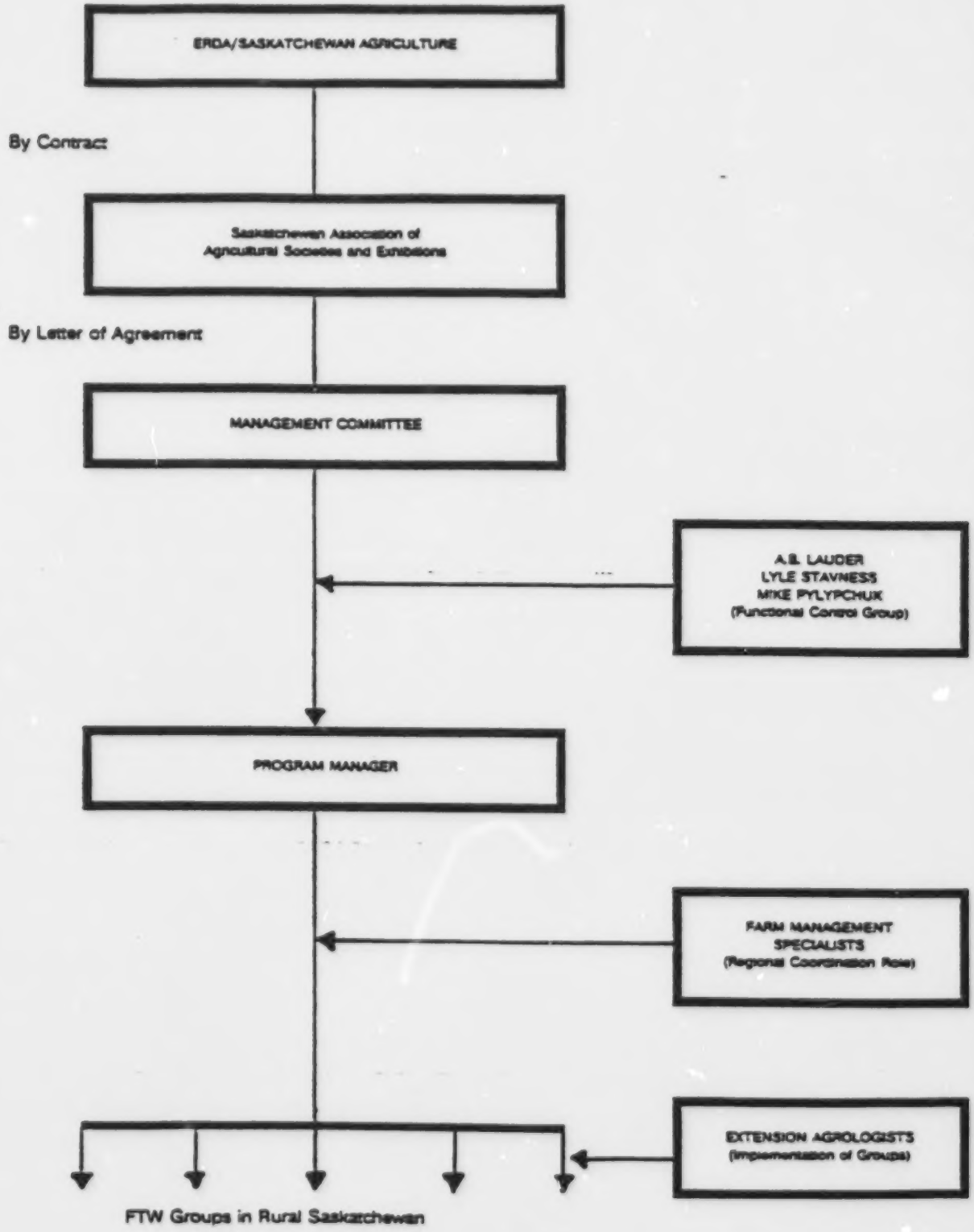
The majority of the funding of the Farming to Win project is provided by the Canada/Saskatchewan ERDA Subsidiary Agreement on Agriculture Development. Under this program $1,080,000 was budgeted over a three year period from 1987 to 1989. An additional $60,000 was provided in the final year of the project for a total of $1,140,000 in funding. The Farming to Win statement prepared March 31, 1990 (Appendix V) indicated total revenue since the start of the program of $1,326,197.60 of which $1,130,000 is ERDA funding and the balance from registration fees, interest, calendar sales and other miscellaneous revenue. A final payment of $10,000 from ERDA funding remains outstanding, subject to a final report received by the ERDA management committee. Expenses over the four years of the program have been $1,286,244.84, with instructors' fees, marketing and resource materials the largest expense items.

Organization Structure

The organization structure of the Farming to Win project is outlined in Figure 1.

Figure 1

FARMING TO WIN ORGANIZATIONAL STRUCTURE



The Saskatchewan Association of Agricultural Societies and Exhibitions (S.A.A.S.E.) is under contract to ERDA and is responsible for financial control and accounting procedures of the Farming to Win program. By a letter of agreement, a provincial management committee has assumed all other management functions of the program. This management committee was formed in October 1986 to provide future direction for the program. Its members represent a broad perspective of the industry and include farmers, academics, government staff, and private industry representatives.

The Farming to Win Management Committee's role is to:

- retain a project manager to coordinate the project;
- oversee the development of curriculum, the provincial marketing plan, and the administration of the project;
- provide ongoing evaluations;
- liaise with S.A.A.S.E., program facilitators and department staff; and
- review and approve progress reports.

Additional responsibilities include:

- keeping equipment inventory records;
- tracking personnel involved in the project;
- supervising all staff hired by the project; and
- authorizing the payment of funds.

Initially, management of the project was contracted out, with functional direction provided by two members of the Provincial Committee (Director of the Extension Services and Manager of Farm Management Section of the Economics Branch - Saskatchewan Agriculture). Management was subsequently assumed by the Farm Management Section, Saskatchewan Agriculture and Food.

Participation Level

The number of courses held and participants in the Farming to Win program are shown in Table 2.1. The participants normally consist of a husband and wife management team, but also include some single individuals or multiple management teams (husband, wife and sons or daughters). In 1986-87, the first year the course was held, all of the participants were enrolled

in Year One and in subsequent years participants enroled in Year One and Year Two. Enrolment has generally increased during the first 3 years of the program. However, in 1989-90 preliminary data indicates a substantial reduction in enrolment. Part of this reduction can be attributed to a change in the curriculum content in Year Two, which no longer includes some of the areas of instruction (such as FutureSim and Beef Marketing) which were initially a part of the Farming to Win course, but are now available as stand alone courses. Other factors which impact enrollment have been identified and are discussed in the report.

Table 2.1

Farming To Win Program Enrollment

	1986/87		1987/88		1988/89		*1989/90		Total	
Year	Courses	Part.	Courses	Part.	Courses	Part.	Courses	Part.	Courses	Part.
One	57	443	53	402	75	898	20	273	205	2016
Two	-	-	31	240	25	250	13	107	69	597
Total	57	443	84	642	100	1148	33	380	274	2513

*Preliminary Results

2.2 MARKETING AND PROMOTION

The Farming to Win program has been promoted and advertised through a variety of means by both the extension staff and the provincial program coordinators in Regina. Public service announcements were made throughout Saskatchewan and information packages supplied to all the media sources who comment on agricultural issues. This elicited many inquiries from the press and resulted in numerous interviews and articles. Interviews and information have been featured on television shows and radio programs, and articles also prominent in the farm and general press, including a Leader Post series focusing on two participating farm management teams. Extension staff have used radio spots, bulk mailings, local newspaper ads, posters, and personal contacts in their advertising efforts, and a video focusing on two participating farm families has also been useful. Private industry has been cooperative in promoting the program, as agricultural lenders and agricultural organizations have recommended Farming to Win to their clients.

2.3 PROGRAM FUNDING ALTERNATIVES

Farm Management and Financial Planning has traditionally been a provincial responsibility of the Departments of Agriculture, with some involvement by the colleges of agriculture. The Departments of Agriculture have normally identified the areas of concentration and delivered these programs through the farm management and extension services branches. The federal government has had some involvement through the Farm Credit Corporation and Employment and Immigration Canada. The private sector's involvement has generally been restricted to financial planning and budgeting courses provided by agricultural lending organizations, as well as limited services provided by private consulting firms to the farming public.

The program funding sources can be categorized under four general headings:

- Provincial government;
- Federal government;
- User pay; and
- Combination of two or more sources.

Provincial Government - programs funded by the provinces are normally seen as free services provided to agriculture paid through taxation. These programs are either provided free of charge or a token registration fee is charged to help cover a portion of the costs associated with the programs such as facility rental, supplies, etc.

Charging a registration fee is also seen as a commitment by those registered in courses to attend and participate in the sessions rather than as a cost recovery process. Registration fees range from as low as $50 for up to 35 - 40 hours of course time to $300 - $400 for a one week course involving advanced computer courses.

Federal Government - farm management has been considered a provincial responsibility, and as a result the federal government has not normally involved itself directly in this area. The Farm Management Initiative, which was part of a three year, $13 million cost sharing arrangement with the provinces, was designed to research alternative ways of improving farmers' management skills and to provide appropriate farm management training services. These funds were

administered through Employment and Immigration Canada, under the Canadian Job Strategy initiative, working with non-government organizations (such as ARDCORP, KAP and REDA) to provide training in farm business management skills. This program has provided funding for new initiatives in several of the provinces, but the types of courses and programs have been determined by the provincial organizations in consultation with agriculture departments.

Farm Credit Corporation has provided some training in farm management to its clients through programs such as its Farm Management Advisory Services. Other initiatives have included the Electronic Farm Accounting (ELFAC) and CANFARM booking systems which were developed by FCC and the federal government.

In the 1980s, the Farm Debt Review Boards were established in each province to work with farmers in financial difficulty. While these boards have not developed specific farm management and financial planning programs, they have worked with provincial governments and organizations in the farm management areas. Other federal programs, such as the Saskatchewan ERDA, have assisted in funding pilot projects, such as the FTW program, which deal specifically with farm management.

Similar to provincial governments' programs, the federal government normally provides either free services or charges a token registration fee.

User Pay Programs - the private sector has developed a number of farm management related programs and services which are available to farmers at a fee for service basis. A number of these involve instruction in computer farm accounting using a variety of software programs. Farm planning, enterprise analysis and budgeting are other services which are available. These services are normally priced on either a per hour or a flat annual fee basis. Price ranges vary, but are normally substantially higher than those for either provincial or federal government services.

Agriculture lenders have also provided their clients with budgeting and financial planning/credit courses. These courses have normally been free and often associated with familiarization of software packages or budgeting forms.

In summary, farmers have generally received either free farm management and financial planning courses and programs, or have been charged a token registration fee. This has restricted the development of user pay types of courses which charge higher registration fees and are generally perceived by farmers as very expensive compared to government sponsored courses.

3.0 FINDINGS

Several key evaluation areas were addressed by the questionnaires, telephone surveys and focus group meetings, including:

- management/administration;
- program;
- marketing and promotion; and
- on-farm consulting.

Each area is addressed in the following sections.

A geographic breakdown, based on Saskatchewan Rural Development, Extension Services regions was used in collecting the data. No significant difference in these regions was identified, therefore the results of our findings are reported on a provincial basis.

3.1 MANAGEMENT AND ADMINISTRATION

Representation on Management Committee

The make-up of the management committee is not well known by many of the people involved in carrying out the program. Many extension agrologists, instructors, and bankers had limited knowledge of who sat on this committee.

Farm management agrologists (60%), farmers (53%), and extension agrologists (52%) were the only members of the management committee known to over half of the respondents. This would suggest that most people involved had direct contact with only certain members of the committee and as a result were unfamiliar with other members on the committee.

Effectiveness of Management Committee

The effectiveness of the management committee in setting priority and direction for the program was rated somewhat effective by two-thirds of respondents (3 or 4 rating out of 5) Very few respondents indicated that they were very effective (2%) or very ineffective (6%). The

management committee was rated more highly in providing the program with adequate representation from public, agribusiness, and farm sectors. Eighty percent of respondents felt the committee was somewhat effective in this area. Seven percent thought it very effective and only 2% very ineffective.

Comments were received indicating that the management committee had provided recommendations, however, these recommendations were not always implemented as quickly as was expected. Part time program management was indicated to be unsatisfactory by a number of interviewees, and the need for a full time program manager whose sole responsibility would be the Farming to Win program was felt to be necessary by many industry experts interviewed. This dissatisfaction with program management appears to be directed towards administration and marketing and promotion functions rather than program and course content issues.

It was also suggested that more farm organizations should be involved in the committee.

Administration Responsibility

Just over half the in-person interviewees (55%) thought it appropriate for a farm organization to administer the program. Reasons given for why it may not be appropriate were:

- insufficient staff support;
- biased or perceived by farmers to be biased; and
- lack of provincial coverage.

It was noted that the farm organization must be unbiased and have no perceived benefits resulting from the program.

Other responses included the comments that S.A.A.S.E. was set up for and is involved primarily in events other than the education of farmers. S.A.A.S.E. was somewhat effective in administering the program, indicated by the fact that 69% rated them 3 or greater on a 1 to 5 scale.

The provincial, regional, and local program coordination mechanism was also rated as somewhat effective. The benefits of this mechanism were identified most often as:

- provides greater understanding of farmers' needs;
- better program coordination; and
- increased publicity/awareness.

This coordination mechanism also provides for province-wide consistency in the program and a local contact with whom the potential participant may discuss the program. Other benefits cited were the pooling of resources and increased publicity and marketing.

Duplication or Complement

Farming to Win was generally not felt to be a duplication of or in direct competition with other courses currently being offered. Although more farm management courses are now available than at the outset of the program, the FTW course is considered unique in its emphasis on goals and its focus on the management team. Courses that offer farm management training and would otherwise be in direct competition with Farming to Win are often not offered locally or are much longer, more expensive, presented in a different format or for various other reasons do not compete directly for participants other than for their time, since many farmers will take only one course each winter.

The people interviewed in-person indicated that the relationship of the Farming to Win program to other courses was complementary (50%) and supportive (43%) rather than competitive (20%) or redundant (17%). As has been noted previously in the report, there are now more courses available than when the FTW program first started. A need to ensure there is no duplication and that information on what the course offers is available, is becoming increasingly important.

Achievement of Program Objectives

The FTW program has stated objectives for the farm manager, Department of Agriculture staff, and the private sector. The industry experts were asked to what degree FTW had met these stated objectives. It was indicated that objectives were partially met for the farm managers and Department of Agriculture staff (3 or 4 rating out of 5) while the objectives for the private sector scored somewhat lower.

The two objectives most clearly met are both for the farm manager:

- develop specific and achievable goals and objectives; and
- understand, interpret and use financial statements.

These objectives were rated 4 and 5 by 75% to 80% of the respondents.

Saskatchewan Department of Agriculture staff objectives were:

- improve ability to teach business management principles to farmers; and
- improve financial management advisory capabilities.

These areas were rated 3 and 4 by 75% to 80% of the respondents.

The objective least met is for the private sector:

- encourage and develop management-oriented farmer groups in the province.

Results indicated that 87% of those surveyed rated this objective as being either partly met or not being met. Results did, however, indicate that some progress was being made in meeting the private sector's other objective which was to foster the development of private farm management. It is not clear what effort has been made or whose responsibility it is to promote management-oriented farm groups.

Summary and Conclusions

The management committee concept allows for representation and input into the program from the public, agribusinesses and farm sectors; however, there is opportunity for greater utilization of recommendations and suggestions. The need for a full time program manager solely responsible for the FTW program was expressed. The majority support the administration of the program by a farm organization, but more support staff and provincial involvement are needed. The provincial, regional, and local program coordination is effective and beneficial. The Farming to Win program generally complements other programs, although more programs are now available than at the beginning of the program. The program objectives were being met, except that the private sector was only partially meeting the stated objective concerning the development of management-oriented farm groups.

3.2 PROGRAM

Format

The instructional system was indicated as being effective. The group format, the utilization of a second instructor at each course, and the focusing of training on the management team were considered advantageous by the majority of telephone respondents.

The most commonly mentioned benefits of focusing training on the management team were:

- "increased communication between the team";
- "increased awareness of the farm and the other team member's role in the operation";
- "developed family as well as farm goals"; and
- "decisions are made as a team therefore all team members need training".

The management team approach was also unanimously endorsed by all focus group participants. They also felt "people skills" were very important in presenting the course to the management team, to enhance communication between members of the management team in all segments of the course, but particularly in the planning and goal setting phases.

The group format was rated highly with the most common advantages cited as:

- "generated good ideas for our farm"; and
- "realized our difficulties are similar to others".

Comments that the course was more interesting with the group format and that classmates helped each other understand the course content more fully were also noted.

It was indicated that the group size (10 - 12) facilitated good discussion, and in some instances the courses drew people from a large geographic area which allowed for an interchange of farming ideas and practices. In general, the program format was highly rated and no major revisions appear to be required.

Instructors

Utilization of a second instructor was rated highly also as respondents felt this:

- "provided a second opinion";

- "increased individual help";
- "was less monotonous"; and
- "allowed for instructors with different areas of expertise".

Instructors were rated good to very good in their preparation, attitude, and ability to make the course interesting by both participants and industry experts. The pace of the course was good although some respondents said parts of the course were too fast while others felt the course was slow. The time spent on goals was too long for some respondents, however to others it was the most important part of the course. The course presentation was considered good or very good by most respondents. Use of local instructors by both the participants and industry experts was seen as being positive, due to their familiarity with the area. The only disadvantage cited was some cases where the instructor may have been too familiar with some participants.

Confidentiality was generally not seen as a problem by the focus groups. The financial information used in the budgeting process and the personal information which was part of the goal setting and planning process was not shared with the group if the participants did not desire to do so. There was also no perceived problem in sharing this information with the instructors, who in some cases were local and well known to the participants.

Course Content and Resource Material

The resource materials used in the Farming to Win course are good to very good as indicated by both the participants and the interviewees. The course content is clear, useful, well organized, and compares well with the program description. Comments were made that Year One was better organized than Year Two. The practical exercises were also quite highly rated. The usefulness of the handouts and instructional materials, although not rated as highly as the other resource materials, were still rated good or very good by 60% - 70% of respondents while only 11% or fewer rated them poor or very poor.

The focus groups said the length of the course was generally thought to be realistic; some participants said an additional day (Year One) should be included. The scheduling of the courses was satisfactory with some flexibility to accommodate participants. All agreed that the course material in Year One was good, but several said that, in some cases, Year Two was not

as well prepared or organized as the first year course. This appears to be due to the changes which have been made in Year Two curriculum, which resulted in either the deletion of existing material or the addition of new material. The pace of the course and amount of time required to complete homework assignments was assessed as realistic. Some basic understanding of record keeping was thought to be required so participants could keep up with the course schedule and curriculum material.

Goal setting and planning was identified as a very positive component of the program. The participants cited several examples where this process precipitated discussions between the management team members. One focus group participant said it was the first time plans and goals had been discussed by team members even though they had been farming for over 20 years. A second group consisting of four brothers and their wives who farm together and attended the course indicated this was the first time any formal farming plans had been developed. Open discussion and planning between parents and family members just entering into the farming business were also facilitated.

The farm accounting, ratio analysis, cash flows, and budgeting procedures were identified as areas which provided useful information in financial planning.

Weaknesses identified included lack of follow-up during Year Two of actual versus projected plans which had been developed in Year One of the course and the level of expertise and knowledge of the instructors in Year Two. It was also suggested that some of the Year One participants were left with the impression that the homework time commitment necessary for Year Two would be greater, and this influenced their decision not to take Year Two.

All of the participants felt that most farmers need this type of information and would benefit by taking the course. They also said that many farmers are involved in preparing financial documents for lenders, but do not really understand what they are or how they are used, and that this course was very useful in explaining the reason for this type of information.

Homework Assignments

Homework was considered of some value to very valuable by the participants with the majority spending between two and six hours per week on the assignments and 31% requiring more than six hours. Participants indicated that actual time required was less than that estimated by the industry groups. Homework was considered valuable to very valuable by interviewees who had very similar estimations of the time required to complete the homework assignments. This time requirement was rated reasonable to very reasonable by both groups.

Impact

It was indicated that the FTW course has had a positive overall impact on farm management and farm business practices as well as on farm profitability. All the industry experts indicated some (60%) or great (6%) impact with none choosing no or little impact. They rated farm profitability very similarly, with none indicating participants were less profitable after taking the course and 60% indicating they are now more profitable.

Participants also indicated that the FTW program had some (37%) or great (17%) impact on their management practices, with 75 - 80% of the participants indicating that they now prepare annual budgets and financial projections. Participants rated their increased profitability as being much lower, however, than the industry representatives did. Only 26% of participants indicated they were more profitable after their participation in the course and 3% said they were less profitable, which was likely due to economic conditions rather than course impact. Of the 71% of participants who indicated their profitability had not changed, many commented on other factors affecting their profitability. They said farms are less profitable now than before taking the course but that weather, grain prices, interest rates, reduced subsidies, and general economic difficulties are responsible for this decrease in profitability. Some felt they had not yet had an opportunity to try a lot of the good ideas they received at the course because of their poor economic situation. Others said that although they are now less profitable due to other influences they would be even worse off now if they had not participated in the course.

The overall impact on farmers taking the course is very positive since, as has been indicated the majority of participants now prepare annual projections, financial plans, and specific goals and objectives. This reconfirms previous comments that all farmers could benefit from taking the

course. While immediate profitability is not evident, most participants realize that current economic conditions in Saskatchewan impact significantly on this area. They also acknowledge that this type of training is beneficial in helping to deal with these unfortunate circumstances and their individual conditions may have been more sever if they had not been exposed to the course.

Duration of the Course

It was indicated that the course is an appropriate length by both the participants (83%) and the industry experts (93%). Of the remainder of the respondents, more felt the course too short than too long. When asked how the course should be presented the most common response from both participants (45%) and the industry experts (58%) was "one day per week for four weeks". "Two days per week for two weeks" was the second most common response on each questionnaire followed by "in evenings only". Other responses included "flexible depending on the group", "weekends", and "four days in a row".

Summary and Conclusions

The course format, presentation and instruction methods were all well received and highly rated. The level of expertise and course knowledge of Year Two instructors was rated as lower than that in Year One by some participants. The management team training concept was noted as one of the strengths of the course. Homework assignments were useful and the time required to complete them reasonable. The program has had some impact on participants' management practices, particularly in the financial management area, and to a lesser extent in developing farm goals and objectives. The course was well worth the cost of the registration fee charged.

3.3 MARKETING AND PROMOTION

Awareness

Farmers are generally aware of the Farming to Win program but have very limited knowledge of what the course involves and how it may benefit them. Fifty-five percent of the participants heard about the course from their extension agrologists, only 15% from the media and 13% by word of mouth. Many participants indicated that their expectations before taking the course were not accurate - although they found it very worthwhile many had been expecting something

completely different. Expectations ranged from computers to new crop varieties to chemical usage.

Ninety percent of the non-participants contacted had heard of the Farming to Win program, but almost half of these did not know what the program had to offer. Roughly one-quarter had learned about Farming to Win from newsletters and newspaper ads, another quarter by word of mouth, and a quarter from their extension agrologists.

Participants in the focus groups also said that while the program had been advertised and promoted, farmers were generally not well aware of what the program offered. Most had learned of the program through the Extension Agrologists, who had used several different methods to publicize the program. It was suggested that in many districts, many of the same people take courses which are offered and a way must be found to get other people involved. This was confirmed by the survey since only 25% of the non-participants learned of the course through the extension agrologist, while 55% of the participants become aware of the course by this means. This would suggest that many of the non-participants are not "regular" users of extension courses.

Several respondents were critical of the advertising and promotion efforts of the program. The need for a professional marketing approach providing more information on the course content was suggested several times. More support from agribusinesses was also recommended particularly from lending organizations. Course promotion occurred too late in the fall season (October - November). Advertising the course at the annual municipal meeting was also suggested.

Most of the focus group participants had attended the introductory meetings prior to enrolling in the program. All said the meetings were useful and an excellent method of marketing the program and providing prospective registrants with detailed information on the program, the time schedules and curriculum content. It was suggested that persons who had completed the program could be used at these meetings to provide information on what they had gained from taking the course. It was also suggested that some consideration could be given to utilizing seasonal help in the regions in promoting and marketing the program. This could take the form

of a program graduate or former instructor working with the Extension Agrologists in organizing and arranging the course during the late fall and winter periods.

Many of the comments indicate that farmers who generally keep informed on extension activities have been reached and there is a need to target marketing activities at other groups through agribusiness organizations.

Program Name and Image

Several respondents said the name of the program was inappropriate and should be changed. It was suggested that the current name does not in any way reflect what the course is about or what the results of taking the course will be.

A need to upgrade the image of the program was also identified. It was suggested that the course was associated too much with those who had "financial problems" and that there was a need to get away from this negative image. The thrust of the program should be directed at all types of farmers and it should be seen as being neutral with no affiliation with government and private lending programs. While neutrality may be seen as desirable by some people, it must be recognized that most financial management programs do involve either governments or the lending community, and if the positive attributes of the program are adequately explained, the organization involved in the program is immaterial.

Deterrents to Participation

"Time commitment" is the most commonly offered reason for not continuing with the program or for not participating initially. Over one-third of respondents who completed Year One and did not go on to take Year Two of the course and 43% of non-participants cited a shortage of time as the chief impediment to their participation. Off-farm employment by 53% of the non-participants (either the husband or wife) also was identified as a deterrent). "No perceived value in continuing" or "Did not feel it was necessary" was the next most commonly chosen response by both groups. Some respondents intend to participate further but are waiting for the course to be offered in their area.

A large majority (83%) of industry experts felt the registration fee was not a deterrent; however, it could not be raised significantly without negatively affecting enrolment. They felt that the most a farm management team would pay for this training would be between $51 and $100 (46%) or between $101 and $300 (38%).

Some participants surveyed indicated that after taking the course and being aware of its value the most they would pay is $51 to $100 (47%) and $101 to $300 (28%), however, one-third of the participants would not pay over $100. Of the non-participants questioned, only 11% were willing to pay over $100 for a course of this type.

All the participants in the focus groups said the course was worth the cost of the registration fee, with several saying it was worth $200. They also indicated that prior to taking the course, they did not fully appreciate the benefits they would gain by enrolling, but that a higher registration fee would likely have been a deterrent. Based on the responses of the groups, it appears that in order to continue to attract participation, the registration fee should remain at $100.00.

Other

Several focus group participants felt the program could be expanded to include subjects such as estate planning or additional "people skills" courses. This might be as a Year Three course and would be available to those management teams who had completed Year One and Year Two.

Another area discussed was the lack of follow-up after the courses were completed and the lack of attention and importance which seemed to be given to the evaluation of the courses by the participants since they were told they could either be given to the instructors or mailed in later.

Summary and Conclusions

The program awareness level is reasonably high, but knowledge of the course content is poor. Introductory meetings prior to the course provide to potential users more detailed information of what to expect. The extension agrologists were the most common source of information on the program. The reason most often given for not participating in Year Two was a lack of time. A fee structure of $50 - $100 is not a deterrent to taking the course, and this was the fee range

which most participants would be willing to pay. The name of the program does not reflect what the course offers, and there is a negative stigma attached to the program that it is only for farmers in financial difficulty.

3.4 THE ON-FARM CONSULTING PROGRAM

Information on the FTW on-farm consulting program was obtained in telephone interviews with FTW clients, industry experts, and focus group participants. This information was used to analyze the program effectiveness.

Utilization

The on-farm consulting program was used by thirty five percent of participants responding to our telephone survey. Reasons given for not utilizing this service were often vague. The most common response was that they did not feel that they required consulting services. Others were unwilling to take the time to prepare their books and to meet with a consultant. Some respondents were unaware they were entitled to the consulting. A few commented that they received their certificate so late that they were calving and then seeding and were too busy to meet with a consultant. Many of those questioned said that more information should be provided on what the "on-farm consulting" service was and how farmers could use the service. It was also felt that the type of consulting service should be broadened to include service in other areas such as goal setting, planning, tax, etc.

On-farm consulting had not been used extensively by the focus group participants. Those that had used this service provided mixed reactions to the services. Several people said that no background information on the qualifications or expertise of the consultants was provided to them. As a result they had no way of evaluating if the consultants had the necessary skills to assist them in the areas they wished to have reviewed. One person who had completed Year One was not aware of the service. A second person suggested that the six hours provided was not long enough to accomplish anything and felt the consultant was more interested in using the process to obtain additional consulting work. There were also participants who said the services were very good and that they were entirely satisfied with the process.

Usefulness

Participants indicated that the overall usefulness of the on-farm consulting program was considered valuable (39%) or very valuable (27%). Consultants were very valuable most often in the area of analysis of the present operation and were rated valuable or very valuable most often in the preparation of a projected farm plan.

When asked what would normally be paid for similar consulting services, a large majority (78%) of the industry experts responded with a figure over $300. Eighty-five percent of the participants, however, indicated that they are unwilling to pay over $300 for similar consulting services. Almost half were not willing to pay over $100.

The six hours of consulting time extended to participants under the on-farm consulting program was assessed as being about right by both participants (83%) and industry experts (62%). The majority of the respondents who felt that the six hours was not the right length of time thought it was too short as opposed to too long. Some comments received indicated that six hours was needed just to familiarize the consultant with the farm operation. Others commented that they had required only three or four hours with the consultant.

Slightly fewer than half of the consultants did any follow-up work or contacted the participants after the first six hour session.

Consultants

The consultants participating in the on-farm consulting program were generally rated by the participants as knowledgeable or very knowledgeable (4 or 5 rating out of 5) in the areas of agriculture, credit and finance, business planning, and goals and financial planning.

There is a preference for FTW instructors to provide on-farm consulting. This was evident as 38% of the participants said they would choose FTW instructors while only 20% would rather be served by outside consultants. The balance (42%) felt it would make no difference.

Impact

Fifty-nine percent of the industry experts indicated that the on-farm consulting had some impact on the participants' farm business planning (rating 3 out of 5). The other 41% were split equally between the impact being large or small. The participants rated the impact of the consulting as being lower with 48% of responses indicating little impact and only 23% indicating a large impact.

Both participants (88%) and industry experts (79%) felt that the on-farm consulting program should be continued or increased. Only 12% of participants and 15% of industry experts thought it should be discontinued.

Summary and Conclusions

Only about 1/3 of the participants used the on-farm consulting services and the majority who did not, did not feel on-farm consulting was required. Others were not clear what the service was or what it was intended to do. Those who used the service said it was useful, but that the impact on their farming operation has not been great. Farming to Win instructors doing the on-farm consulting is slightly preferred to other consultants, since they are more familiar with the actual farm operation. Participants and industry experts agreed that six hours of consulting service was the appropriate length of time and that the program was useful in the analysis of current operations and farm plan projections.

3.5 CREDIT UNION FARMING TO WIN PROJECT

The Credit Union pilot project delivered via satellite was used to test the effectiveness of this teaching method. The course content and presentation of material was otherwise identical to that provided in regular courses.

The questionnaire results of participants who had taken the first year's curriculum through the Credit Union Farming to Win project differed little from the results of those who took the course by conventional methods. Some areas where a difference appeared were:

- Credit Union participants gave "course presentation" and "ability to make the course interesting" a lower rate than did the other course participants.

- Credit Union participants indicated that they experienced less impact on farm management and farm business planning than did other course participants.

Credit Union participants tended to use the on-farm consulting program less frequently than the other respondents. In all other areas differences in responses between these two groups was considered insignificant although the Credit Union participants gave several aspects of the course a slightly lower rating than did the other respondents.

Only one focus group participant had completed the Credit Union Farming to Win program. Response to the various issues was similar to those of the other respondents, except it was acknowledged that the format was more structured and allowed less informal discussion.

Summary and Conclusions

Participants of the Credit Union Farming to Win program via satellite generally rated the program in a similar manner to other participants. The areas of course presentation and course interest were rated as slightly lower, due to a more structured presentation approach involving less flexibility and time for discussion.

4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 CONCLUSIONS

The following conclusions are based on the information and data reviewed, study interviews and survey results obtained, and the consultants' experience in the industry.

Issues addressed in determining the effectiveness of the program in meeting its stated objectives are:

- administration/management;
- program structure and delivery;
- marketing and promotion; and
- complementary projects and programs.

Other areas analyzed include alternative methods of program funding including cost/benefit results.

Administration/Management

- The management committee concept provides effective representation from the public and private sector. However, the make-up of the committee is not well known. The committee has served effectively to coordinate the program activities, increase program awareness to the public, and set program priority and direction.

- The utilization of a part-time program manager attached to Saskatchewan Agriculture and Food is less effective than a full time manager whose sole responsibility would be the Farming to Win program.

- It has been reported that there has been a failure by program management to implement some of the recommendations made by the management committee. This may be the

result of the time commitment associated with other duties with Saskatchewan Agriculture and Food by the program manager.

- Program administration by S.A.A.S.E. is rated effective, but insufficient support staff and lack of provincial coverage are felt to be weaknesses by some respondents. However, it is the consultants' view that financial control and accounting have been effective and provincial coverage is not a requirement in performing these functions.

- The Farming to Win program is not a duplicate of other programs and is complementary to most other farm management courses. There are, however, more farm management programs available now than when the course was first introduced, such as those provided by S.I.A.S.T., community colleges, farm management initiatives and Canada Employment Centre jobs strategy.

- It is perceived by industry experts that the program is meeting its objectives for farm managers and Saskatchewan Agriculture and Food staff, but is judged less successful for the private sector in the area of developing management oriented farm groups, however little or no effort appears to have been directed in this area by the private sector who are involved with the program.

Program Structure and Delivery

- Focusing training on the management team and the group format are very effective training concepts which were positively endorsed. No conflict with respect to confidentiality of personal financial information exists.

- The instructors' presentation, preparation and knowledge of material was good. The use of two instructors is highly rated and the use of local instructors is not recognized as being a problem.

- The course content in Year One is highly rated; however, Year Two rated somewhat lower in the areas of organization, consistency between courses and preparation of material. The instructors' level of expertise and knowledge in Year Two was also cited as being inferior to

that in Year One. This weakness in Year Two is thought to be the result of changes in the course curriculum, resulting in some new material being added which was being presented for the first time by some instructors.

- The goal setting and planning component of the course was very effective in helping participants in their planning process.

- The course has had significant impact on participants since the majority of those who took the course changed their management practices, particularly in the areas of preparation of annual budgets, financial projections and setting objectives. No measurable change in farm profitability was established, but economic conditions in agriculture made it difficult to implement some of the new concepts to which participants had been exposed.

Marketing and Promotion

- Efforts in making farmers aware of the program have generally been effective, but details of course content are not well known to the farming public.

- Extension agrologists (Ag. Reps.) have been the major proponents of the course, using a variety of effective advertising to promote it.

- Respondents indicated that promotion and advertising efforts require a more professional approach, providing more information on course content. While a review of all advertising material has not been completed, what was available is reasonably informative and well done.

- A negative stigma exists in that the course is viewed as being designed only for people in financial difficulty. This was cited by both course participants and non-participants. This impression is partly created by confusion with the Managing for Tomorrow program which provides farmers the opportunity to obtain upgrading in farm management; in some cases this has been done by enrolment in the FTW course.

- An introductory promotional meeting of interested farmers has proven to be an effective method of describing the course and what the course offers.
- The program name "Farming To Win" is not well received by farmers who were familiar with the program or had participated in the course. They said the name does not describe what the course content is or what could be achieved by taking the course.

- The current registration fee is not a deterrent to enrolment and is an acceptable amount; however, any increase in fees would decrease enrolment.

- Enrolment in Year One of the program during the first three years it was offered was in the range of 400 to 900 management team participants. Preliminary figures in 1989-90 indicate a drop off to approximately 300. The Extension Agrologists who have traditionally been involved in marketing and promoting the courses, did not provide a clear consensus of opinion as to why lower enrolment was occurring. It is the consultants' view that efforts directed toward agribusiness clientele, plus additional support by program management in marketing and administration functions will assist in reversing the downward trend in enrolment numbers. Approximately 50% - 60% of the participants continued with the program and completed Year Two. Off-farm jobs by one or more members of the management team, a shortage of time, and no perceived value in continuing were seen as the major impediments to enrolling in the Year Two course.

Complementary Programs and Projects

On-Farm Consulting

- This complementary service was used by about one-third of the participants surveyed (40 out of 120 management teams). No statistics are available on the actual utilization rate by FTW participants, but the Extension Agrologists and Farm Management Agrologists indicated that the uptake has been disappointing. No clear reasons emerged why participant levels were not higher. The most common reason given was that they did not feel it was needed, yet those who used the service rated it highly and said the consultants were knowledgeable in finance and planning and that the service should be continued. However, they would only

be willing to pay $100 to $200 for the six hours of consulting, which is relatively low for this type of professional service.

- Very few participants have used consulting services in the past, and several people said they were unclear as to how they could use the service and what it was intended to do.

- Some administration problems exist, such as lack of information on the qualifications of instructors and a clear explanation of what the service involves.

- Some preference was expressed to have the FTW instructor do the on-farm consulting, however this is not a major factor affecting the utilization of the service.

Credit Union Farming to Win Project

Teaching the course via satellite resulted in very similar evaluation results compared to in-person instruction. A more structured presentation and less informal discussion made the course somewhat less interesting.

One of the stated objectives of the pilot project was to determine if this method could be used in the future as a training method. At the present time, no further development in this area has taken place by either the Credit Unions or the Farming to Win program.

Alternative Methods of Program Funding

- Participants in the FTW program have indicated that a registration fee in the range of $100 is what they would be prepared to pay. To date the program has cost $1.3 million and has been taken by 2,613 participants or approximately 1,300 management teams. This represents a cost of about $1,000 per management team.

- In order to continue to offer the course, some form of program funding would be required - either government spending (provincial and/or federal) or some combination of funding from governments, the private sector and the users.

4.2 RECOMMENDATIONS

Program Continuation/Discontinuation

The Farming to Win program has proven to be effective in providing training in the areas of financial management and planning, enterprise analysis, and goal setting. The management team approach has provided team members the opportunity to share in the decision making process effecting the future direction of the farm business when setting goals and objectives and completing financial budgeting and analysis. **It is therefore recommended that the program be continued after the expiry of the current pilot project which is scheduled for completion in 1990.**

Based on the assumption that the program will continue beyond the 1989-90 operating year, the following recommendations are provided as a means to improve the delivery of a more effective program. Future funding strategies are also provided for consideration.

Administration/Management

- The financial control and accounting procedures, now the responsibility of S.A.A.S.E., should become the responsibility of the management committee, and be included in the duties of the program manager. While S.A.A.S.E. has provided effective management in these areas, if under new or alternative program funding scenarios this layer of management is not required it should be eliminated. S.A.A.S.E. representation should continue to serve on the management committee.

- A program manager should be hired who reports to the management committee. The responsibilities of this position would remain unchanged from what they currently are, but would include accounting and financial control. The position would be solely responsible for the FTW program, however, during the summer period may require only two to three days per week which might allow the person to be involved in related farm management activities, such as working with the Saskatchewan Farm Business Management Coordinating group.

- The management committee presently has eight representatives from the public sector and six from the private sector. The make up of this committee should be reviewed and an assessment made of how well the public and private sector is represented.

- The FTW program is not considered to be duplicating other farm management courses, however there are a number of related courses now available. An organization such as the Saskatchewan Farm Business Management Co-ordinating Group Inc. should be kept aware of the curriculum content to ensure that any duplication is avoided.

- A review of program objectives, particularly in the private sector should be completed.

Program Structure and Delivery

- The management team concept and group format should be continued and extensively promoted.

- The course content should continue to focus on goal setting, objectives, and financial and business management skills, in both Year One and Year Two. Year Two curriculum has under gone certain changes over the past three years, however participant expectations before taking the course continue to be in these areas.

- The utilization of two instructors should be continued and efforts made to ensure the level of expertise, both in the planning and financial areas, is maintained.

Marketing and Promotion

- In order to maintain participation level at or near those experienced during the first three years of the program Extension Agrologists must continue to serve as the focal point of FTW marketing and promotion activities. There is a need to reconfirm this role with Rural Development and the Extension service.

- Additional support service must be provided to the Extension Agrologists in marketing the program. This should include a formal scheduling of activities provided in September/October, outlining media marketing activities, lists of instructors and consultants,

dates available for courses, as well as other information required to organize and promote the program during the October - March period.

- The program name should be changed to reflect the course content and help eliminate the negative stigma which has been identified. No specific name is recommended, however participants who have completed the course should provide input in this area.

- The current marketing and promotion activities should be continued, with emphasis on the new name and description of course content. While a more professional approach has been suggested, it is felt that the present method utilizing ADD Boards, Rural Development Staff and local media has been effective. Availability of marketing information earlier in the fall (September/October) and improved scheduling of promotion and program information should be a priority. Use of testimonials by management teams who have participated in the course should be continued and expanded.

- The utilization of information meetings, held in early fall prior to course registration, should be continued and encouraged.

- In extension regions where Farm Management Agrologists are not located, a pilot project should be considered employing a seasonal "Program Coordinator" during the October - March period to work with the Program Manager and Extension Agrologist. This position would focus on program marketing and administration activities. The person should have completed the course and be familiar with the course curriculum and impact.

- The need for more involvement by agribusinesses, particularly lending organizations should be reemphasized and firm commitments obtained to assist in marketing and promoting courses as well as identify potential participants.

<u>On-Farm Consulting</u>

- This service should be continued and be promoted as an integral part of the program.

- As a method of improving participants understanding of the service, a detailed resume of the available consultants should be provided at the beginning of each course, which outlines the consultant's experience and preferred areas of consultation. Attendance at preregistration meetings or the first day of the in-class session by a representative consultant should also be included.

Future Funding Strategies

A number of possibilities exist utilizing public, private and user pay funding.

- The FTW course has evolved as the cornerstone of farm management and goal planning extension activities in the province. Future federal government funding which is available for these purposes should continue to be directed toward the FTW program. Provincial government budget allocation, as a source of program funding, in the areas of resource personnel, and course and curriculum development, should be continued and expanded, if required.

- Public funding - the program should continue to be available to agencies and organizations at a fee sufficient to recover all costs. An example of this is the Managing for Tomorrow program, where the FTW program provides approved clients, under the Farm Management Initiative Program, with upgrading skills. Farm Credit Corporation is another potential user for their training program for borrowers and should be approached.

- Private funding - agribusinesses, including agriculture lenders, farm co-operatives and suppliers, who have a vested interest and a commitment to improve financial management and planning skills, should be approached to assist in the sponsorship of courses for selected clients or members.

- User pay - participants should continue to be charged a registration fee, in the $100 to $150 range, since higher fees are seen as a deterrent to participation.

- One of the additional responsibilities of the program manager should be in the area of marketing the FTW program to public and private organizations, either by obtaining

sponsorship from these groups or direct sale of the program to users, such as community colleges.

- A detailed three to four year program business plan should be developed identifying financial and resource requirements, marketing programs, potential users and personnel needs.

APPENDIX

Appendix I	-	In-Person Interview Questions
Appendix II	-	Telephone Interview - Participants
Appendix III	-	Telephone Interview - Non-Participants
Appendix IV	-	Demographics Summary
Appendix V	-	Farming to Win Statement
Appendix VI	-	Survey and Interview Lists

FTW - IN-PERSON INTERVIEW QUESTIONS

A. ADMINISTRATION/MANAGEMENT

1. **Based on your knowledge, what is the make-up of the Farming to Win Program Management Committee?**

University of Saskatchewan	14 (23%)
S.A.A.S.E.	17 (28%)
Saskatchewan Rural Development	23 (38%)
Farmers	32 (53%)
Commercial lenders	15 (25%)
Farm Management Agrologists	36 (60%)
Extension Agrologists	31 (52%)
SIAST, Wascana Campus	8 (13%)
Others (specify)	21 (35%)

2. **Has the management committee been effective in:**

a. setting priority and direction for the program
b. providing adequate representation from public, agribusiness and farm sector

	Very Ineffective		Somewhat Effective		Very Effective
	1	2	3	4	5
a.	3 (6%)	12 (25%)	15 (31%)	17 (35%)	1 (2%)
b.	1 (2%)	4 (10%)	13 (31%)	21 (50%)	3 (7%)

3.(a) **Is it appropriate for a farm organization to administer the program?**

Yes 28 (55%) No 23 (45%)

If no, please give reasons.

Not enough staff support	6 (25%)
Not enough interest in the program	3 (13%)
Do not have provincial coverage	8 (33%)
Biased or perceived to be biased	6 (25%)
Other	1 (4%)

3.(b) How effective has Saskatchewan Association of Agricultural Societies (SAASE) been in their administration of the program?

Very Ineffective		Somewhat Effective		Very Effective
1	2	3	4	5
4 (9%)	10 (22%)	15 (33%)	14 (30%)	3 (7%)

4.(a) What do you believe are the benefits of the provincial, regional and local program co-ordination mechanism?

Provide greater understanding of farmer needs	27 (45%)
Better program co-ordination	19 (32%)
Increases financial support	9 (15%)
Increases publicity	16 (27%)
Consistency province wide	5 (8%)
Local contact for farmer/improved accessibility	3 (5%)
Other	5 (8%)

4.(b) How effective has this co-ordinating structure been?

Very Ineffective		Somewhat Effective		Very Effective
1	2	3	4	5
2 (4%)	9 (18%)	27 (55%)	9 (18%)	2 (4%)

5.(a) Do you think the registration fee was a deterrent to program enrolment?

Yes 10 (17%) No 49 (83%)

5.(b) What should the registration fee be per year?

$0	1 (2%)
$0 - $50	23 (39%)
$51 - $100	29 (49%)
$101 - $300	5 (9%)
$301 - $500	1 (2%)
More than $500	0 (0%)

6. **What has been the relationship between the Farming to Win Program and other public and private farm business training programs that are available in Saskatchewan?**

Complimentary	30 (50%)
Competitive	12 (20%)
Duplication	10 (17%)
Supportive	26 (43%)
Others	3 (5%)

Please Comment

B. PROGRAM

7. How would you rate the following parts of the course?

a. Clarity of course content
b. Organization of course content
c. Course content compared to program description
d. Usefulness of course content
e. Usefulness of handouts
f. Usefulness of instructional material
g. Usefulness of practical exercises

	Very Poor				Very Good
	1	2	3	4	5
a.	1 (2%)	1 (2%)	11 (20%)	31 (56%)	11 (20%)
b.	1 (2%)	1 (2%)	12 (22%)	29 (53%)	12 (22%)
c.	0 (0%)	5 (9%)	8 (15%)	29 (55%)	11 (21%)
d.	1 (2%)	0 (0%)	7 (13%)	24 (44%)	23 (42%)
e.	0 (0%)	6 (11%)	10 (19%)	32 (60%)	5 (9%)
f.	0 (0%)	5 (9%)	16 (30%)	25 (47%)	7 (13%)
g.	0 (0%)	2 (4%)	11 (21%)	30 (57%)	10 (19%)

8. How would you rate the length of the course (number of days)?

The right length of time	53 (93%)
Too long	1 (2%)
Too short	3 (5%)
Other	0 (0%)

9. How should the course be presented?

One day per week for four weeks	33 (58%)
Two days per week for two weeks	7 (12%)
Four days in a row	1 (2%)
On weekends	5 (9%)
One day per week, every second week	0 (0%)
In the evenings only	5 (9%)
Flexible depending on group	4 (7%)
Other	2 (4%)

10. **How much value were the homework assignments?**

No Value		Some Value		Very Valuable
1	2	3	4	5
0 (0%)	0 (0%)	9 (16%)	22 (40%)	24 (44%)

11. **How realistic was the time needed to complete homework assignments?**

Very Reasonable		Reasonable		Very Reasonable
1	2	3	4	5
0 (0%)	2 (4%)	13 (26%)	19 (37%)	17 (33%)

12. **How many hours per week do you feel were needed to complete homework assignments.**

1 hour or less	0 (0%)
2 - 4 hours	18 (37%)
4 - 6 hours	19 (39%)
6 - 8 hours	9 (18%)
more than 8	3 (6%)

13. **How useful do you feel the following parts of the course were?**

Year 1

a. Identify specific goals and objectives
b. Develop a plan based on these goals
c. Essential financial and business management skills
d. Unite financial operation of your farm with family goals
e. Determine method to monitor progress

Year 2

f. Monitor and review goals and financial plans from year one
g. Case study - new ideas in enterprise analysis
h. Grain Marketing Game
i. Future options - Agricultural marketing
j. Strategies, Top Management Program, Winning with Beef

	Not Useful		Some Use		Very Useful
	1	2	3	4	5
a.	0 (0%)	1 (2%)	6 (10%)	16 (28%)	35 (60%)
b.	0 (0%)	2 (3%)	7 (12%)	31 (53%)	18 (31%)
c.	0 (0%)	1 (2%)	4 (7%)	34 (59%)	19 (33%)
d.	0 (0%)	1 (2%)	12 (21%)	21 (37%)	23 (40%)
e.	1 (2%)	4 (8%)	19 (37%)	21 (40%)	7 (14%)
f.	0 (0%)	3 (7%)	18 (42%)	12 (28%)	10 (23%)
g.	2 (5%)	5 (12%)	15 (36%)	15 (36%)	5 (12%)
h.	1 (3%)	6 (15%)	14 (36%)	17 (44%)	1 (3%)
i.	0 (0%)	8 (21%)	19 (50%)	8 (21%)	3 (8%)
j.	2 (5%)	5 (14%)	13 (35%)	14 (38%)	3 (8%)

14. **How would you rate the length of consulting time (six hours) provided to farmers in the "on farm consulting program"?**

Too short	16 (32%)
Too long	3 (6%)
About right	31 (62%)

Comments

15. **How much do you think would normally be paid for similar on farm consulting services?**

Less than $100	0 (0%)
$100 - $200	5 (11%)
$200 - $300	5 (11%)
$300 - $400	11 (23%)
$400 - $500	11 (23%)
More than $600	15 (32%)

16. **Has the on farm consulting had any impact on participants farm business planning?**

No Impact		Some Impact		Great Impact
1	2	3	4	5
3 (8%)	5 (13%)	23 (59%)	5 (13%)	3 (8%)

General comments of the on farm consulting program.

17. Do you think the on farm consulting program should be:

Continued	28 (54%)
Discontinued	8 (15%)
Increased (Second season)	13 (25%)
Other (specify)	3 (6%)

C. INSTRUCTION AND PRESENTATION

18. How would you rate the following areas?

a. Instructor's preparation
b. Course presentation
c. Ability to make course interesting
d. Pace of course
e. Attitude toward participants

	Very Poor		Average		Very Good
	1	2	3	4	5
a.	0 (0%)	1 (2%)	5 (11%)	27 (61%)	11 (25%)
b.	0 (0%)	0 (0%)	9 (20%)	27 (60%)	9 (20%)
c.	0 (0%)	0 (0%)	6 (13%)	30 (67%)	9 (20%)
d.	0 (0%)	1 (2%)	13 (30%)	21 (48%)	9 (21%)
e.	0 (0%)	0 (0%)	2 (4%)	16 (36%)	27 (60%)

19.(a) Was there an advantage in using two instructors at each course?

No Advantage		Some Advantage		Great Advantage
1	2	3	4	5
1 (2%)	0 (0%)	7 (13%)	12 (22%)	34 (63%)

If you indicated 2 or higher continue.

19.(b) What were these advantages?

Provided a second opinion	29 (48%)
Increased individual help	26 (43%)
Allowed instructor a break	25 (42%)
Did not get bored with one instructor	32 (53%)
Different areas of expertise/husband wife team instructing	11 (18%)
Other (specify)	8 (13%)

20. **Was there any advantage in using part time local instructors?**

No Advantage		Some Advantage		Great Advantage
1	2	3	4	5
6 (12%)	6 (12%)	9 (17%)	19 (37%)	12 (23%)

(If 2 or more, continue)

What were those advantages?

Familiar with agriculture area	26 (43%)
Familiar with people attending course	6 (10%)
Familiar with local credit agencies and policies	6 (10%)
Easy to contact; if required	10 (17%)
Other (specify)	17 (28%)

What were the disadvantages (if any)?

Instructors know personal goals	1 (2%)
Instructors know financial situation	10 (17%)
Instructors too familiar group	14 (23%)
None	14 (23%)
Other	8 (13%)

21. **What do you think farmers expectations were before taking the course?**

Learn to manage credit	2 (7%)
Understand financial statements	15 (52%)
Develop goals	2 (7%)
Develop and implement a specific farm business plan	0 (0%)
Monitor progress toward pre-set goals	0 (0%)
Farm management	6 (21%)
Other (Indicate)	4 (14%)

22. **What do you feel were the benefits of focusing training on the management team?**

Made it more enjoyable	8 (13%)
Increased communication between management team	38 (63%)
Developed family as well as farm goals	30 (50%)
Decisions are made by team so both need training	23 (38%)
Family unity	10 (17%)
Awareness of other's role in the farm operation/ wife's awareness of the farm	12 (20%)
Other (Indicate)	5 (8%)

23. What do you feel is the most the farm management team would pay for this training?

$0	0 (0%)
$1 - $50	3 (6%)
$51 - $100	22 (46%)
$101 - $300	18 (38%)
$301 - $500	4 (8%)
Over $500	1 (2%)

24. As a result of farmers participation in the Farming to Win Program, do they now:

a. Develop specific goals and objectives for your farm
b. Prepare annual operating budget
c. Prepare annual cash flow statements
d. Complete enterprise analysis
e. Review actual vs. planned production results
f. Review alternative marketing options
g. Keep better farm records
h. Other (specify)

	No Advantage		Some Advantage		Great Advantage
	1	2	3	4	5
a.	0 (0%)	8 (15%)	27 (50%)	19 (35%)	0 (0%)
b.	0 (0%)	6 (11%)	13 (25%)	30 (57%)	4 (8%)
c.	1 (2%)	5 (9%)	18 (34%)	24 (45%)	5 (9%)
d.	9 (17%)	23 (43%)	17 (32%)	4 (8%)	0 (0%)
e.	5 (9%)	10 (19%)	26 (48%)	11 (20%)	2 (4%)
f.	3 (6%)	15 (29%)	19 (37%)	15 (29%)	0 (0%)
g.	0 (0%)	2 (4%)	19 (35%)	28 (52%)	5 (9%)

25. What overall impact has the information presented at the Farming to Win course had on farmers' management and farm business practices.

No Impact		Some Impact		Great Impact
1	2	3	4	5
0 (0%)	0 (0%)	18 (35%)	31 (60%)	3 (6%)

26. **How much more profitable do you believe participants farming operations have become due to their participation in the Farming to Win Program?**

Less Profitable			Same		More Profitable
1	2		3	4	5
0 (0%)	0 (0%)		20 (40%)	28 (56%)	2 (4%)

Comments

27. **Based on your experience, generally what were the characteristics of the management team which participated in the Farming to Win program?**

Education

Grade School	2 (4%)
High School	45 (85%)
Post Secondary Training	5 (9%)
University Graduate	1 (2%)

Age

20 - 30 year range	1 (2%)
31 - 40 year range	45 (92%)
41 - 50 year range	3 (6%)
51 - 60 year range	0 (0%)

Farm size

Less than 160 acres	0 (0%)
160 to 320 acres	0 (0%)
320 to 640 acres	1 (2%)
640 to 960 acres	18 (35%)
960 to 1,280 acres	23 (44%)
More than 1,280 acres	10 (19%)

Type of enterprise

Grain	28 (51%)
Beef	1 (2%)
Dairy	0 (0%)
Hogs	0 (0%)
Poultry	0 (0%)
Grain & Livestock	26 (47%)

Financial viability

Viable	38	(69%)
Non-viable	1	(2%)
Do not know	2	(4%)
Marginal	9	(16%)
Varied	5	(9%)

D. MARKETING AND PROMOTION

28. Have you been involved in marketing and promoting the Farming to Win program?

Yes 46 (79%) No 12 (21%)

If yes, in what way?

Telephone and personal contact	38 (63%)
Distribution of advertising	32 (53%)
Letters, Articles, Notices	29 (48%)
Radio, T.V. Interviews	25 (42%)
Other	20 (33%)

29. How would you rate the Farming to Win advertising efforts?

Very Poor		Good		Very Good
1	2	3	4	5
7 (12)	21 (36%)	22 (38%)	8 (14%)	0 (0%)

30. How would you rate farmers general level of awareness of the program?

Unaware		Somewhat Aware		Well Aware
1	2	3	4	5
6 (10%)	20 (35%)	21 (36%)	11 (19%)	0 (0%)

31. How do you think most participants who have been involved in the program learned about the program?

Word of mouth	33 (55%)
Advertisements	11 (18%)
Contact with government agencies	36 (60%)
Contact with private agencies	20 (33%)
Other	1 (2%)

E. IMPACT

32. Based on actual experience, what has been the level of impact of the Farming to Win program on farmers in the following areas?

a. Analysis of business
b. Credit management
c. Enterprise analysis
d. Farm plan projections
e. Analysis of alternatives
f. Risk Management
g. Other (specify)

	No Impact		Some Impact		Significant Impact
	1	2	3	4	5
a.	0 (0%)	1 (2%)	14 (26%)	34 (64%)	4 (8%)
b.	0 (0%)	3 (6%)	18 (34%)	32 (60%)	0 (0%)
c.	5 (10%)	12 (23%)	27 (52%)	7 (14%)	1 (2%)
d.	0 (0%)	1 (2%)	13 (25%)	32 (60%)	7 (13%)
e.	0 (0%)	5 (10%)	23 (44%)	24 (46%)	0 (0%)
f.	0 (0%)	12 (23%)	24 (46%)	15 (29%)	1 (2%)

33. Have there been any other special conditions (credit, finance related) or changes in your relationship with Farming to Win participants?

No	12 (34%)
Improved	14 (40%)
More Communication	9 (26%)

34. What is your overall evaluation of the Farming to Win Program in meeting its stated objectives.

The Saskatchewan Farm Manager:

a. Develop specific and achievable goals and objectives
b. Understand, interpret and use financial statements
c. Improve ability to use and manage credit
d. Understand the economic implications of production, marketing and investment decisions
e. Develop and implement a specific farm business plan
f. Monitor progress towards pre-set goals

Saskatchewan Department of Agriculture Staff:

g. Improve ability to teach business management principles to farmer
h. Improve financial management advisory capabilities

The Private Sector:

i. Foster the development of private farm management
j. Encourage and develop management-oriented farmer groups in the province

	Did Not Meet Objectives		Partly Met Objectives		Clearly Met Objectives
	1	2	3	4	5
a.	0 (0%)	1 (2%)	7 (13%)	33 (62%)	12 (23%)
b.	0 (0%)	1 (2%)	12 (23%)	32 (60%)	8 (15%)
c.	0 (0%)	1 (2%)	24 (46%)	26 (50%)	1 (2%)
d.	1 (2%)	5 (10%)	23 (45%)	18 (35%)	4 (8%)
e.	0 (0%)	3 (6%)	24 (45%)	23 (43%)	3 (6%)
f.	0 (0%)	7 (13%)	26 (50%)	19 (37%)	0 (0%)
g.	1 (2%)	4 (8%)	16 (33%)	22 (45%)	6 (12%)
h.	0 (0%)	5 (11%)	19 (40%)	19 (40%)	4 (9%)
i.	6 (12%)	10 (20%)	18 (37%)	12 (25%)	3 (6%)
j.	5 (11%)	16 (34%)	20 (43%)	6 (13%)	0 (0%)

35. **Do you think there are alternative delivery mechanisms which could be used to provide goal-directed financial management training?**

Yes 24 (49%) No 25 (51%)

If yes, please elaborate.

36. **Do you think the program should be continued in its present format?**

Yes 45 (82%) No 10 (18%)

If no, why not? Comments.

What changes should be made?

FTW - TELEPHONE INTERVIEW

Participants - Year 1 and Year 1 & Year 2

Profile

Farm Type

Grain	53	(44%)	Beef	3	(3%)
Dairy	1	(1%)	Hogs	1	(1%)
Poultry	0	(0%)	Grain & Livestock	62	(52%)

Farm Size

Less than 160 acres	1	(1%)
160 to 320 acres	2	(2%)
320 to 640 acres	11	(9%)
640 to 960 acres	17	(14%)
960 to 1,280 acres	21	(18%)
More than 1,280 acres	66	(56%)

Education - Husband and Wife

	Husband		Wife	
Grade School	27	(23%)	9	(8%)
High School	60	(50%)	60	(50%)
Post Secondary Training	25	(21%)	36	(31%)
University Graduate	8	(7%)	13	(11%)

Age

20 to 30 year range	7	(6%)
31 - 40 year range	65	(54%)
41 to 50 year range	37	(31%)
51 to 60 year range	11	(9%)

A. COURSE CONTENT

1. How would you rate the following parts of the course?

a. Clarity of course content
b. Organization of course content
c. Course content compared to program description
d. Usefulness of course content
e. Usefulness of handouts
f. Usefulness of instructional material
g. Usefulness of practical exercises

	Very Good				Very Poor
	1	2	3	4	5
a.	0 (0%)	1 (1%)	18 (15%)	75 (63%)	26 (22%)
b.	0 (0%)	0 (0%)	10 (8%)	77 (64%)	33 (28%)
c.	0 (0%)	4 (3%)	24 (20%)	69 (58%)	23 (19%)
d.	2 (2%)	6 (5%)	28 (23%)	46 (38%)	38 (32%)
e.	2 (2%)	5 (4%)	34 (28%)	54 (45%)	25 (21%)
f.	2 (2%)	3 (3%)	36 (30%)	54 (45%)	25 (21%)
g.	1 (1%)	2 (2%)	24 (20%)	52 (43%)	41 (34%)

2. How would you rate the length of the course (number of days)?

The right length of time	100 (83%)
Too long	4 (3%)
Too short	16 (13%)
Other	0 (0%)

3. How should the course be presented?

One day per week for four weeks	54 (45%)
Two days per week for two weeks	24 (20%)
Four days in a row	8 (7%)
One day per week, every second week	0 (0%)
On weekends	4 (3%)
In evenings only	19 (16%)
Flexible depending on group	11 (9%)

4. **How much value were the homework assignments?**

Little Value		Some Value		Very Valuable
1	2	3	4	5
5 (4%)	7 (6%)	40 (33%)	38 (32%)	30 (25%)

5. **How many hours per week were needed to complete homework assignments.**

1 hour or less	33 (28%)
2 - 4 hours	61 (51%)
4 - 6 hours	15 (13%)
6 - 8 hours	3 (2%)
more than 8	7 (6%)

6. **How realistic was the time needed to complete homework**

Very Reasonable		Reasonable		Very Reasonable
1	2	3	4	5
0 (0%)	2 (2%)	24 (20%)	41 (34%)	53 (44%)

7. **In your farming operation, how useful and applicable were the following parts of the course?**

Year 1

a. Identify specific goals and objectives
b. Develop a plan based on these goals
c. Essential financial and business management skills
d. Unite financial operation of your farm with family goals
e. Determine method to monitor progress

Year 2

f. Monitor and review goals and financial plans from year one
g. Case study - new ideas in enterprise analysis
h. Grain Marketing Game
i. Future options - Agricultural marketing
j. Strategies, Top Management Program, Winning with Beef

	Not Very Useful		Some Use		Very Useful
	1	2	3	4	5
a.	4 (3%)	7 (6%)	23 (19%)	36 (30%)	50 (42%)
b.	6 (5%)	7 (6%)	33 (28%)	41 (34%)	33 (28%)
c.	3 (3%)	3 (3%)	13 (11%)	59 (49%)	42 (35%)
d.	3 (3%)	5 (4%)	31 (26%)	53 (44%)	28 (23%)
e.	5 (4%)	4 (3%)	44 (37%)	49 (41%)	18 (15%)
f.	0 (0%)	5 (9%)	25 (44%)	15 (26%)	12 (21%)
g.	2 (4%)	4 (7%)	22 (39%)	24 (42%)	5 (9%)
h.	3 (5%)	8 (14%)	10 (18%)	20 (35%)	16 (28%)
i.	2 (4%)	8 14%)	16 (28%)	19 (33%)	12 (21%)
j.	1 (2%)	3 (7%)	20 (49%)	11 (27%)	6 (15%)

8. **Did you use the services of the "on farm consulting program"?**

Yes 42 (35%) No 78 (65%)

If yes, continue. If no, go to Question 13.

8.(a) **How useful were the following areas of farm consulting?**

a. Analysis of present business
b. Credit management
c. Enterprise analysis
d. Projected farm plan
e. Analysis of alternatives
f. Risk management
g. Overall Value

	Little Value		Some Value		Very Valuable
	1	2	3	4	5
a.	2 (5%)	3 (7%)	15 (37%)	8 (20%)	13 (32%)
b.	2 (5%)	6 15%)	12 (29%)	16 (39%)	5 (12%)
c.	4 (10%)	6 (15%)	12 (29%)	15 (37%)	4 (10%)
d.	3 (7%)	6 (15%)	6 (15%)	16 (39%)	10 (24%)
e.	5 (12%)	4 (10%)	13 (32%)	13 (32%)	6 (15%)
f.	3 (7%)	4 (10%)	23 (56%)	7 (17%)	4 (10%)
g.	1 (2%)	4 (10%)	9 (22%)	16 (39%)	11 (27%)

8.(b) How would you rate the farm consultant you dealt with?

a. Knowledge of agriculture
b. Knowledge of Credit and Finance
c. Knowledge of Business Planning
d. Knowledge of goals and financial planning
e. Others (specify)

	Little Knowledge		Some Knowledge		Very Knowledgable
	1	2	3	4	5
a.	1 (2%)	0 (0%)	4 (10%)	13 (32%)	23 (56%)
b.	1 (2%)	0 (0%)	4 (10%)	16 (39%)	20 (49%)
c.	1 (2%)	1 (2%)	3 (7%)	21 (51%)	15 (37%)
d.	1 (3%)	2 (5%)	5 (13%)	19 (49%)	12 (31%)

8.(c) How would you rate the length of consulting time (six hours) provided to you?

Too short	5 (12%)
Too long	2 (5%)
About right	34 (83%)

8.(d) Did the consultant do any follow-up work or contact you after the first six hour session?

Yes 18 (45%) No 22 (55%)

9. How much would you be prepared to pay for similar consulting services?

Less than $100	19 (46%)
$100 - $200	10 (24%)
$200 - $300	6 (15%)
$300 - $400	3 (7%)
$400 - $500	2 (5%)
More than $600	1 (2%)

10. Have you ever used consulting services previously?

Yes 7 (17%) No 34 (83%)

If yes, what type of services and were these services government or private?

	Private	Government
Livestock/Crops	1 (2%)	1 (2%)
Machinery	1 (2%)	1 (2%)
Marketing	0 (0%)	0 (0%)
Accounting/Taxation	2 (3%)	2 (3%)
Financial Management	5 (8%)	1 (2%)
Legal Counsel	0 (0%)	0 (0%)
Goal Setting and Planning	0 (0%)	0 (0%)
Other (specify)	1 (2%)	1 (2%)

11. **How would you rate the impact the on farm consulting had on your farm business planning.**

Little Impact		Some Impact		Great Impact
1	2	3	4	5
11 (28%)	8 (20%)	12 (30%)	6 (15%)	3 (8%)

12. **Would you prefer to have an outside consultant provide on farm consultation or would you prefer a Farming to Win instructor?**

Outside consultant	8 (20%)
Farming to Win instructor	15 (38%)
Does not matter	17 (42%)

13.(a) **Do you think the "on farm consulting program" should be:**

Continued	20 (50%)
Discontinued	5 (12%)
Increased (second season)	15 (38%)

13.(b) **What was the reason you did not use the "on-farm consulting" program?**

Would be too much time	9 (12%)
Wrong time of year	4 (5%)
Did not feel it was necessary	29 (38%)
Too much trouble making arrangements	6 (8%)
Time delay in providing services	1 (1%)
Don't know/don't remember	8 (11%)
Not aware of it	8 (11%)
Other	11 (15%)

General comments of the on farm consulting program.

B. INSTRUCTION AND COURSE PRESENTATION

14. How would you rate the following areas?

a. Instructor's preparation
b. Course presentation
c. Ability to make course interesting
d. Pace of course
e. Attitude toward participants

	Poor			Good			Very Good
	1	2		3	4		5
a.	0 (0%)	1 (1%)		10 (8%)	41 (34%)		68 (57%)
b.	1 (1%)	3 (3%)		9 (8%)	54 (45%)		53 (44%)
c.	1 (1%)	4 (3%)		17 (14%)	44 (37%)		54 (45%)
d.	1 (1%)	4 (3%)		19 (16%)	61 (51%)		35 (29%)
e.	0 (0%)	0 (0%)		1 (1%)	30 (25%)		89 (74%)

15.(a) Was there an advantage in using two instructors at each course?

No Advantage		Some Advantage		Great Advantage
1	2	3	4	5
11 (9%)	4 (3%)	15 (13%)	41 (35%)	47 (40%)

If you indicated 2 or greater continue.

15.(b) What were these advantages?

Provided a second opinion	28 (26%)
Increased individual help	27 (25%)
Allowed instructor a break	8 (7%)
Did not get bored with one instructor	25 (23%)
Different areas of expertise	18 (17%)
Other (specify)	2 (2%)

16.(a) Was it beneficial to have the group format and share both financial information and ideas?

No Advantage		Some Advantage		Great Advantage
1	2	3	4	5
4 (3%)	2 (2%)	22 (18%)	48 (40%)	44 (37%)

16.(b) What were these advantages?

Made course enjoyable	11 (9%)
Realized our difficulties were similar to others	36 (31%)
Generated good ideas for our farm	70 (60%)
Developed friendships	0 (0%)
Other	1 (1%)

17. Was there any advantage in using part time local instructors?

No Advantage		Some Advantage		Great Advantage
1	2	3	4	5
24 (20%)	12 (10%)	21 (18%)	34 (28%)	29 (24%)

17.(a) What were those advantages?

Familiar with agriculture area	54 (55%)
Familiar with people attending course	23 (24%)
Familiar with local credit agencies and policies	0 (0%)
Easy to contact; if required	14 (14%)
They are farmers	1 (1%)
Keeps costs down	3 (3%)
Other (specify)	3 (3%)

17.(b) What were the disadvantages (if any)?

Instructors know personal goals	0 (0%)
Instructors know financial situation	23 (19%)
Instructors too familiar with some individuals	9 (8%)
None	83 (69%)
Other	5 (4%)

C. IMPACT

18. What were your expectations before taking the course?

Learn to manage credit	4	(3%)
Understand financial statements	44	(37%)
Develop goals	15	(13%)
Develop and implement a specific farm business plan	5	(4%)
Monitor progress toward pre-set goals	0	(0%)
Improve farm management	13	(11%)
None/no idea	11	(9%)
Other (Indicate)	27	(23%)

19. What were the benefits of focusing training on the management team?

Made it more enjoyable	0	(0%)
Increased communication between management team	40	(34%)
Developed family as well as farm goals	24	(20%)
Decisions are made by team so both need training	21	(18%)
Wife's awareness of the farm operation/ awareness of partner's role	28	(24%)
Other (Indicate)	5	(4%)

20. What is the most your farm management team would pay for this training?

$0	3	(3%)
$1 - $50	21	(18%)
$51 - $100	56	(47%)
$101 - $300	33	(28%)
$301 - $500	6	(5%)
Over $500	1	(1%)

21. As a result of your participation in the Farming to Win Program, do you now:

a. Develop specific goals and objectives for your farm
b. Prepare annual operating budget
c. Prepare annual net worth statement
d. Prepare annual cash flow statements
e. Complete enterprise analysis
f. Review actual vs. planned production results
g. Review alternative marketing options
h. Keep better farm records
i. Other (specify)

	Never		Occasionally		Always
	1	2	3	4	5
a.	1 (1%)	8 (7%)	37 (31%)	36 (30%)	38 (32%)
b.	14 (12%)	7 (6%)	9 (8%)	13 (11%)	77 (64%)
c.	7 (6%)	4 (3%)	9 (8%)	14 (12%)	86 (72%)
d.	13 (11%)	4 (3%)	12 (10%)	13 (11%)	78 (65%)
e.	34 (28%)	8 (7%)	24 (20%)	19 (16%)	35 (29%)
f.	15 (13%)	4 (3%)	24 (20%)	29 (24%)	48 (40%)
g.	8 (7%)	8 (7%)	29 (24%)	39 (32%)	36 (30%)
h.	21 (18%)	3 (2%)	14 (12%)	29 (24%)	53 (44%)
i	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)

22. **What overall impact has the information presented at the Farming to Win course had on your farm management and farm business practices.**

No Impact		Some Impact		Great Impact
1	2	3	4	5
2 (2%)	13 (11%)	41 (34%)	44 (37%)	20 (17%)

23. **How much more profitable has your farm become due to your participation in the Farming to Win Program?**

Less Profitable		Same		More Profitable
1	2	3	4	5
0 (0%)	4 (3%)	85 (71%)	23 (19%)	8 (7%)

D. ADMINISTRATION

24. How did you become aware of the Farming to Win Program?

Friend	12	(10%)
Relative	4	(3%)
Agriculture Representative	65	(55%)
Media	18	(15%)
Credit Union	10	(8%)
Bank	6	(5%)
Other (indicate)	4	(3%)

25. How many years did you participate?

One year + consulting	11	(9%)
One year	39	(32%)
Two years	32	(27%)
Two years + consulting/optional courses	28	(23%)
Credit Union Farming to Win Project	10	(8%)

26. Why did you not continue on with the Program? (Year 1 Only)

I intend to (between years)	5	(9%)
No perceived value in continuing	12	(21%)
Time commitment	21	(36%)
Other farm management team member doesn't want to	1	(2%)
Costs too much money	0	(0%)
Already knowledgeable in the areas	1	(2%)
Unwilling to share financial information	0	(0%)
Not offered locally	9	(16%)
Other (Indicate)	9	(16%)

FTW TELEPHONE INTERVIEW - NON-PARTICIPANTS

Profile

Farm Type

Grain	9	(30%)	Beef	2	(7%)
Dairy	1	(3%)	Hogs	0	(0%)
Poultry	0	(0%)	Grain & Livestock	18	(60%)

Farm Size

Less than 160 acres	0	(0%)
160 to 320 acres	1	(3%)
320 to 640 acres	3	(10%)
640 to 960 acres	8	(28%)
960 to 1,280 acres	5	(17%)
More than 1,280 acres	12	(41%)

Education - Husband and Wife

	Husband	Wife
Grade School	3 (10%)	1 (4%)
High School	13 (45%)	12 (43%)
Post Secondary Training	8 (27%)	10 (36%)
University Graduate	5 (17%)	5 (18%)

Age

20 to 30 year range	3	(10%)
31 - 40 year range	17	(57%)
41 to 50 year range	5	(17%)
51 to 60 year range	5	(17%)

1. **Have you heard of the Farming to Win Program offered through Saskatchewan Agriculture and Food and Extension Services of Saskatchewan Rural Development?**

Yes 27 (90%) No 3 (10%)

2. How did you learn of the Farming to Win Program?

Telephone and personal contact	7 (25%)
Radio or T.V.	4 (15%)
Newspaper advertisements, newsletters	7 (26%)
Extension Agrologist/Ag. Rep.	6 (22%)
Farm Management Specialist	0 (0%)
Other	3 (11%)

3. What do you think the Program offers?

Analysis of present business	3 (14%)
Credit management	6 (27%)
Enterprise analysis	0 (0%)
Projected farm plan	1 (4%)
Analysis of alternatives	1 (4%)
Risk management	0 (0%)
Farm planning/goal setting	5 (23%)
Other	6 (27%)

4. What are the reasons why you did not participate in the Program?

Did not have time	13 (43%)
There was no course offered in your area	0 (0%)
Did not feel it was needed	5 (17%)
Have already taken similar courses	2 (7%)
Do not feel course was appropriate	1 (3%)
Too expensive	- (3%)
Other	11 (37%)

5. What type of agriculture courses or program have you taken in the past?

	Private	Government
Livestock/Crops	0 (0%)	6 (10%)
Crops	4 (7%)	5 (8%)
Machinery	1 (2%)	6 (10%)
Marketing	0 (0%)	2 (3%)
Accounting/Taxation	0 (0%)	2 (3%)
Financial Management	1 (2%)	1 (2%)
Farm Law	0 (0%)	0 (0%)
Goal Setting/Planning	1 (2%)	0 (0%)
Other (specify)	2 (3%)	4 (7%)

6. **Would you be interested in enroling in a course aimed at providing training in farm finance and farm planning?**

Yes 16 (53%) No 14 (47%)

7. **What do you think is a reasonable fee for a 4 day course of this nature?**

$0	1 (4%)
$1 - $50	10 (36%)
$51 - $100	14 (50%)
$101 - $300	3 (11%)
$301 - $500	0 (0%)
More than $500	0 (0%)

8. **Who is involved in the farm management (bookkeeping, banking financial planning, etc.) activities on your farm?**

Husband	8 (27%)
Wife	1 (3%)
Husband and wife	15 (50%)
Husband, wife and family	2 (7%)
Other	4 (13%)

9. **What type of farm management training do you feel is needed?**

Bookkeeping	6 (20%)
Finance/credit	6 (20%)
Taxation	1 (3%)
Marketing	5 (17%)
Farm transfer	0 (0%)
Other (specify)	5 (17%)
None	3 (10%)

10. **Do either of you (husband or wife) have off-farm employment?**

Yes 16 (53%) No 14 (47%)

If yes, is it:

Seasonal	3 (10%)
Full time	7 (23%)
Part time, year round	12 (40%)
Other (specify)	0 (0%)

DEMOGRAPHICS SUMMARY

		Participants		Non-Participants	
A.	**Age**				
1.	20 - 30 years of age	7	(6%)	3	(10%)
2.	31 - 40 years of age	65	(54%)	17	(57%)
3.	41 - 50 years of age	37	(31%)	5	(17%)
4.	51 - 60 years of age	11	(9%)	5	(17%)
B.	**Husband's Education**				
1.	Grade School	27	(23%)	3	(10%)
2.	High School	60	(50%)	13	(45%)
3.	Post Secondary Training	25	(21%)	8	(27%)
4.	University Graduate	8	(7%)	5	(17%)
C.	**Wife's Education**				
1.	Grade School	9	(8%)	1	(4%)
2.	High School	60	(51%)	12	(43%)
3.	Post Secondary Training	36	(31%)	10	(36%)
4.	University Graduate	13	(11%)	5	(18%)
D.	**Type of Enterprise**				
1.	Grain and Livestock	62	(52%)	18	(60%)
2.	Grain	53	(44%)	9	(30%)
3.	Beef	3	(3%)	2	(7%)
4.	Dairy	1	(1%)	1	(3%)
5.	Hogs	1	(1%)	0	(0%)
E.	**Size of Farm**				
1.	More than 1,280 acres	66	(56%)	12	(41%)
2.	960 acres to 1,280 acres	21	(18%)	5	(17%)
3.	640 acres to 960 acres	17	(14%)	8	(28%)
4.	320 acres to 640 acres	11	(9%)	3	(10%)
5.	160 acres to 320 acres	2	(2%)	1	(3%)
6.	Less than 160 acres	1	(1%)	0	(0%)

FARMING TO WIN STATEMENT

March 31, 1990

REVENUE

ERDA Funds	1,130,000.00	
Farming To Win Reg	87,993.54	
West Farm Mgmt Ext Conf Reg	2,670.58	
Marketing Challenges Reg	29,785.00	
Winning With Beef	6,100.00	
Sale of Calendars	23,197.65	
Bank Interest	40,078.42	
Misc	593.77	
Home Study	5,295.00	
Managing for Tomorrow	483.64	
Total Revenue		1,326,197.60

EXPENSES

Petty Cash	300.00	
FutureSim	10,405.76	
Training	88,662.29	
Resource Materials	192,980.07	
Farming To Win II	4,874.00	
Managing for Tomorrow	483.64	
Group Meeting	57,098.99	
Instructor's Fees	448,075.00	
Consulting	93,288.52	
Management	82,978.18	
Three Year Contract	2,212.13	
Mgment Committee	10,303.83	
Bousquet Account	6,372.95	
Marketing	126,211.22	
Miscellaneous	1,080.00	
Inst. Tech. Fee	725.00	
West. Farm Mgmt Ext. Conf	2,372.98	
SAASE	68,750.00	
Winning With Beef	18,182.06	
Marketing Challenges '89	34,316.96	
Credit Union Project	12,368.85	
4-H Project	1,202.41	
Don Sutherland Contract	23,000.00	
Total Expenses		1,286,244.84
BALANCE		39,952.76

IN-PERSON QUESTIONNAIRE INTERVIEWEES

Name	Area	Location	Occupation
Joe Kuhar	EC	Balcarres	Agricultural Lender
Murray Clarke	EC	Ituna	Agricultural Lender
Bill Nussbaumer	EC	Yorkton	Consultant
Jim Donaven	EC	Yorkton	Extension Agrologist
Brian Sim	EC	Canora	Extension Agrologist
Wally Vanin	EC	Kamsack	Extension Agrologist
Don Surminsky	EC	Yorkton	Farm Management Agrologist
Bruce Hill	EC	Imperial	FTW Instructor
Sharon Schaeffer	EC	Ituna	FTW Instructor
Larry Malinowski	EC	Theodore	FTW Instructor
Jerry Straf	NE	Prince Albert	Agricultural Lender
Norm Felix	NE	Carrot River	Agricultural Lender
Stewart Adam	NE	Melfort	Extension Agrologist
Barry Swanson	NE	Prince Albert	Extension Agrologist
Tom Boyle	NE	Wakaw	Extension Agrologist
Morley Ayars	NE	Tisdale	Extension Agrologist
Larry Lee	NE	Nipawin	Extension Agrologist
Jim Caughlin	NE	Tisdale	FTW Instructor
Cyril Laforge	NE	Prince Albert	Marketing Agrologist
Kim Lockie	NW	Leask	Agricultural Lender
Randy Becher	NW	North Battleford	Agricultural Lender
Hank Nickel	NW	North Battleford	Extension Agrologist
Val Matschke-Muller	NW	Turtleford	Extension Agrologist
Lyle Darwent	NW	North Battleford	Farm Management Agrologist
Karen McAffery	NW	Edam	FTW Instructor
Joan Larre	NW	St. Walburg	FTW Instructor
Jim Beal	SE	Carlyle	Agricultural Lender
Ron Hughes	SE	Rocanville	Agricultural Lender
Butch Stokes	SE	Regina	Agricultural Lender
Norm Bray	SE	Regina	Consultant
Jim Pollock	SE	Moosomin	Extension Agrologist
Brad Hansen	SE	Estevan	Extension Agrologist
Karl Beaulieu	SE	Strasbourg	Extension Agrologist
Elaine Moats	SE	Weyburn	Extension Agrologist
Grant McLean	SE	Carnduff	Extension Agrologist
Vern Fritzler	SE	Govan	FTW Instructor
Karl Langmaier	SE	Craven	FTW Instructor
Darald Marin	SE	Radville	FTW Instructor
Lyle Stavness	SE	Regina	Provincial FTW Coordinator
Mike Pylypchuk	SE	Regina	Provincial FTW Coordinator
Wayne Holt	SE	Regina	Provincial FTW Coordinator
Ron Gallaway	SE	Estevan	S.A.A.S.E. Representative
Wes Kehler	SW	Assiniboia	Extension Agrologist
Jim Graham	SW	Moose Jaw	Extension Agrologist
Daryl Tumbach	SW	Maple Creek	Extension Agrologist
Gerry Holland	SW	Avonlea	FTW Instructor
Marilyn Zackodnick	SW	Swift Current	FTW Instructor
Don Connick	SW	Gull Lake	FTW Instructor
Dave Hermiston	WC	Rosetown	Agricultural Lender
Bill Hamilton	WC	Saskatoon	Consultant

IN-PERSON QUESTIONNAIRE INTERVIEWEES

Bill Hurd	WC	Outlook	Extension Agrologist
Bob Rugg	WC	Saskatoon	Extension Agrologist
John Ippolito	WC	Rosetown	Extension Agrologist
Barry Rapp	WC	Kindersley	Extension Agrologist
Dean Dyck	WC	Rosetown	Farm Management Agrologis
Gordon Wallace	WC	Unity	FTW Instructor
Hap & Lorna Bennett	WC	Dodsland	FTW Instructor
Neil Ketilson	WC	Saskatoon	FTW Instructo.
Les & Bonny Voice	WC	Bradwell	FTW Instructor
Bill Olson	WC	Plenty	FTW Instructor

TELEPHONE SURVEY - FTW PARTICIPANTS

Area	Year	Name	Telephone	Location	On-Farm Consulting
EC	1	Shirley Logel	332-5063	Lebret	No
EC	1	Leonard Moroz	576-2270	Wishart	No
EC	1	Bernie Niedwiedz	554-2615	Wynyard	No
EC	1	Grace Ritchie	742-4247	Wroxton	No
EC	1	Larry Bender	748-2683	Neudorf	No
EC	1	Clifford Helgason	328-4414	Elfros	No
EC	1	Ken McNaughten	594-2555	Norquay	No
EC	1	Calvin Stratton	963-2627	Imperial	Yes
EC	1	Joyce Potts	946-2441	Watrous	No
EC	2	Marvin Curtis	547-4616	Endeavor	No
EC	2	Stan Toth	877-4600	Dubuc	Yes
EC	2	Steven Nahachewsky	595-2137	Pelly	Yes
EC	2	George Bergstrom	793-4212	Stockholm	No
EC	2	Vernon Sinclair	332-4152	Fort Qu'Appelle	Yes
EC	2	Norman Patrick	576-2261	Bankend	No
EC	2	Jan Stefanson	328-4222	Bankend	No
EC	2	Darcy McIntyre	534-2286	Spy Hill	No
EC	2	Boris Kowalshen	273-4734	Rhein	No
NE	CU	Lynn Brown	873-5621	McKague	No
NE	CU	Laurent Grimard	929-4624	Albertville	Yes
NE	1	Lorne Marsh	989-4203	Christopher Lake	No
NE	1	Sandra Hobman	278-3099	Somme	No
NE	1	Clifford Hopkins	276-2448	White Fox	No
NE	1	Glen Neish	874-5539	Naicam	No
NE	1	David Webb	865-4150	Hudson Bay	No
NE	1	Valerie Porterfeild	874-5447	Lac Vert	Yes
NE	1	Brian Anderson	752-4028	Melfort	No
NE	2	Remi Desrosier	886-2115	Bjorkdale	No
NE	2	Violet Bender	278-2633	Porcupine Pl.	Yes
NE	2	Ruth Reimer	865-3618	Hudson Bay	Yes
NE	2	Lester Willerton	886-4412	Bjorkdale	No
NE	2	Jim Wright	752-3543	Melfort	No
NE	2	Orest Zwodza	889-4305	Prairie River	No
NE	2	Harry Nikonetz	865-2033	Hudson Bay	Yes
NE	2	Rodger Hiebert	277-4840	Gronlid	No
NE	2	George Lidster	276-2567	White Fox	Yes
NE	2	Mona Sholter	862-4767	Nipawin	Yes
NE	2	Marie Green	276-2147	Love	Yes
NW	1	Jacinta Garand	466-4510	Leask	Yes
NW	1	Judy Usenik	344-4783	Paradise Hill	Yes
NW	1	Shelley Scherman	937-2955	Battleford	No
NW	1	Laura Davey	843-2811	Wilkie	No
NW	1	Peggy Pauls	342-4822	Medstead	No
NW	1	Kelly Friedrich	236-3815	Meadow Lake	No
NW	1	Holly Heath	745-2481	McLaughlin	No

TELEPHONE SURVEY - FTW PARTICIPANTS

NW	2	Judy Huber	344-4713	Paradise Hill	No
NW	2	Wanda Oliver	825-2857	Lloydminster	No
NW	2	Andre Dupuis	747-2959	Shellbrook	No
NW	2	Carolyn Manchester	228-3339	Evesham	No
NW	2	Charles Baillargeon	892-4616	Jackfish Lake	Yes
NW	2	Carolyn McDonald	246-4788	Richard	Yes
NW	2	Ted Hannis	344-4646	Paradise Hill	No
NW	2	Margaret Clair	827-2234	Radisson	No
NW	2	Laura Herle	823-4456	Neilburg	No
NW	2	Doreen Briggs	228-3157	Unity	Yes
NW	2	Floyd Desmarais	342-4409	Medstead	Yes
SE	CU	Ordell Johnson	483-5152	Oxbow	No
SE	CU	Mark Hanrieder	487-2827	Lampman	No
SE	1	Val Rekken	449-2515	Fertile	No
SE	1	Bill Krell	457-2705	Stoughton	No
SE	1	Ron Kelln	725-4431	Duval	No
SE	1	Danny Pflanzer	454-2660	Ceylon	No
SE	1	Harold Marshall	465-2804	Yellow Grass	No
SE	1	Lorna Story	927-2385	Estevan	No
SE	2	Ed Funk	739-2949	Moosomin	Yes
SE	2	Redginald Nelson	927-2412	North Portal	No
SE	2	Rick McIntyre	735-2213	Whitewood	Yes
SE	2	Ken & Donalda Ecklund	735-2858	Percival	Yes
SE	2	Deb Sluser	224-4683	Glenavon	Yes
SE	2	Gordon Sproat	736-2614	Kipling	No
SE	2	Bill Domres	735-2975	Whitewood	Yes
SE	2	Edith Matai	835-2814	Quinton	Yes
SE	2	Glen Leech	429-2761	Glenavon	Yes
SE	2	Ray Donald	435-2296	Moosomin	Yes
SE	2	Lavaughn Duxbury	457-2811	Heward	No
SE	2	Jean Phillips	457-2913	Stoughton	Yes
SE	2	Pat Pukas	927-2381	North Portal	No
SW	CU	Terry Hobbs	475-2335	Crane Valley	No
SW	CU	Diane Nybo	677-2483	Hodgeville	No
SW	CU	Glen Roszell	642-5893	Viceroy	No
SW	CU	Elaine Lacasse	785-2134	Cadillac	No
SW	1	James Dietz	623-4408	Sceptre	No
SW	1	Shirley Sanderson	868-4452	Avonlea	Yes
SW	1	Gail Foley	267-2208	Coronach	No
SW	1	Jim Mann	693-5060	Drinkwater	No
SW	1	Craig Bernadet	297-3243	Dollard	Yes
SW	1	Myrna Envik	297-3292	Shaunavon	No
SW	1	Ray Meyer	648-3575	Gravelbourgh	Yes
SW	1	Cheri Cowan	642-4062	Assiniboia	No
SW	1	Glenn Guenther	662-3953	Maple Creek	No
SW	1	Dale Haubrich	677-2401	Hodgeville	No
SW	1	Carol Ellis	472-5761	LaFleche	No

TELEPHONE SURVEY - FTW PARTICIPANTS

SW	2	Doug Anderson	773-9039	Swift Current	No
SW	2	Cindy Tessier	642-5824	Assiniboia	Yes
SW	2	Beverly Rousell	799-4418	Briercrest	Yes
SW	2	Bill Rudolf	672-3636	Gull Lake	No
SW	2	Ronald Waldenberger	788-4917	Marquis	No
SW	2	Ian Lowe	693-2189	Moose Jaw	No
SW	2	Greg McKeown	693-2624	Moose Jaw	No
WC	CU	Elizabeth Payne	463-3634	Flaxcombe	No
WC	CU	Pat Campbell	463-3620	Kindersley	No
WC	1	Larry Hundeby	854-2245	Elbow	Yes
WC	1	Marie Gidluck	948-2848	Biggar	No
WC	1	Dennis Connor	859-2236	Beechy	No
WC	1	Janice Drury	493-2673	Ardath	No
WC	1	Elizabeth Parton	463-4498	Kindersley	No
WC	1	Karen Hrycan	654-2178	Prud'homme	Yes
WC	1	Gladys Nisbet	357-2036	Wiseton	No
WC	1	Byron Olerenshaw	968-2476	Marengo	Yes
WC	1	Merle Farthing	283-4701	Langham	Yes
WC	1	Ken Lang	755-4234	Tramping Lake	Yes
WC	2	Crystal Craig	948-2801	Biggar	No
WC	2	Doug McDonald	378-4054	Elrose	No
WC	2	Lynn Park	237-4854	Kinley	Yes
WC	2	Cheryl Sim	882-3445	Rosetown	Yes
WC	2	Helmut Tischler	372-4547	Luseland	Yes
WC	2	Mae Collins	252-2814	Kenaston	Yes
WC	2	Marilyn Hay	931-4057	Bradwell	Yes
WC	2	Wayne Charteris	834-2808	Kerrobert	No
WC	2	Wendy Kingwell	377-4550	Herschel	No

TELEPHONE SURVEY - NON-PARTICIPANTS

Area	Name	Location	Telephone
EC	Maurice Hill	R.M. #285	243-2148
EC	Grant Gerwing	R.M. #315	493-2606
EC	Art Shostal	R.M. #333	594-2750
EC	Dave Hondeby	R.M. #254	854-2167
EC	Michael Tomilin	R.M. #303	542-3117
NE	Ray Paslowski	R.M. #394	865-2092
NE	Lorraine Vachon	R.M. #402	233-5527
NE	Byron Panchyson	R.M. #487	276-2442
NE	Marlny Anaka	R.M. #274	563-6261
NE	Ernest Swehla	R.M. #335	325-4472
NW	Ken Westwater	R.M. #409	843-2980
NW	Donna Bruner	R.M. #464	466-4614
NW	Fannette Lenz	R.M. #464	466-4622
NW	Muriel Coid	R.M. #410	228-2005
NW	William Coutts	R.M. #381	228-3141
SE	Garnet Ball	R.M. #32	443-2335
SE	Graeme Griffin	R.M. #33	489-2186
SE	Dean Amy	R.M. #154	697-3098
SE	Guy Shepherd	R.M. #91	435-3428
SE	Ray Craswell	R.M. #250	725-3236
SW	Dan Anderson	R.M. #78	297-3113
SW	Les Doig	R.M. #163	355-2550
SW	Duane Filson	R.M. #74	472-3744
SW	Wallace Laurence	R.M. #42	268-4262
SW	Blair Backman	R.M. #51	299-4880
WC	Lorne Wallace	R.M. #228	574-4221
WC	M. Lockwood	R.M. #282	567-3084
WC	Jim Dolan	R.M. #349	932-4972
WC	Bev Schmaltzbauer	R.M. #292	968-2423
WC	Joanne Ardell	R.M. #345	668-4415

Deloitte & Touche

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Toll Free: 1-800-667-9848
(in Saskatchewan only)

June 22, 1990

Mr. John Taylor
General Manager
Saskatchewan Agriculture Development Fund
Walter Scott Building
Room 133, 3085 Albert Street
Regina, Saskatchewan S4S 0B1

Dear Mr. Taylor:

Re: Farming to Win Program Evaluation - Project No. V-89-09-0291

We are pleased to provide three copies of our final report on the above referenced program.

The report contains the following sections:

- Executive Summary
- Introduction
- Program Documentation
- Findings
- Conclusions and Recommendations

Based on our findings we have recommended the continuation of the Farming to Win program after the expiry date of the current pilot project.

We appreciate the opportunity to prepare this study and to be able to provide you with an evaluation of the Farming to Win program.

Yours truly,
DELOITTE & TOUCHE

Deloitte & Touche

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Enclosure(s)